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ABSTRACT

This 2-volume report summarizes a study that examined the satisfaction of borrowers who were repaying student loans originated through the Federal Direct Loan and Federal Family Education Loan programs. Volume 1 presents a summary of the report's findings. A total of 1,328 respondents from a nationally representative sample of 3,000 borrowers in repayment who had originated their loans between 1994 and 1997 completed telephone interviews regarding loan satisfaction and awareness of select terms and repayment options. Ninety percent of the respondents expressed satisfaction with their overall repayment experience; respondents also expressed great satisfaction with the effectiveness of exit counseling in helping them understand the terms of their loans and indicated a greater awareness of the conditions required for a deferment and the consequences of default than borrowers in the grace period. The majority of respondents (82 percent) chose not to consolidate their loans. Most borrowers (78 percent) experienced no problems during the repayment period; of those who did, 62 percent reported difficulty in making their loan payments, 9 percent had problems with change of address forms, and 8 percent had problems with inaccurate amounts being billed. Overall 91 percent of borrowers were satisfied with their contacts with Department of Education or other loan servicers. Volume 2 presents a set of 3 appendices that includes: (1) response rates and survey methodology; (2) a questionnaire determining borrower satisfaction and its responses; and (3) the text of the 1998 telephone interview of student borrowers in repayment. (MDM)

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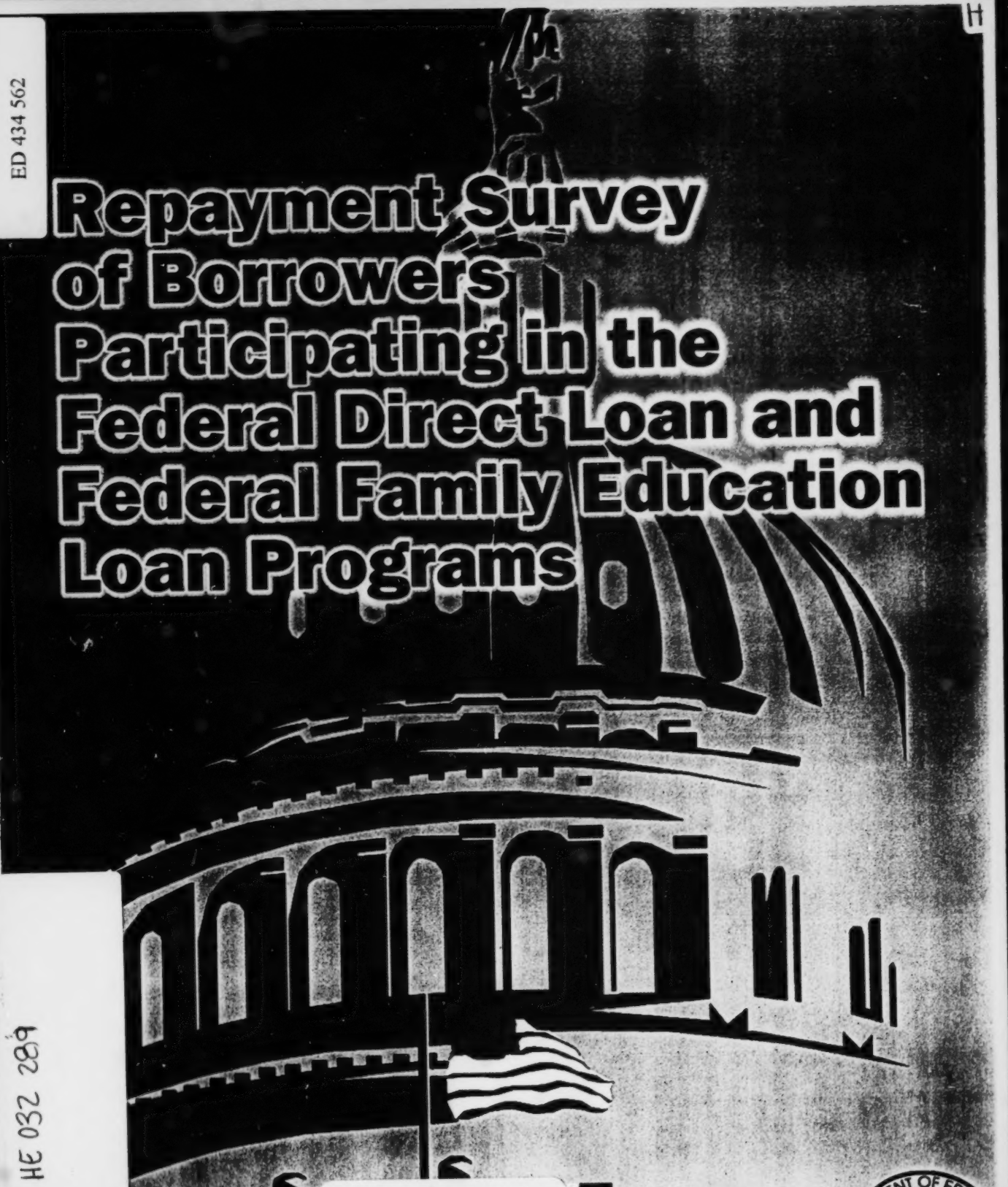
Repayment Survey of Borrowers Participating in the Federal Direct Loan and Federal Family Education Loan Programs



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Volume One
Summary Report
1999

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Evaluation of the Federal Direct Loan Program

Repayment Survey of Borrowers Participating in the Federal Direct Loan and Federal Family Education Loan Programs

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The cooperation of more than 1,300 borrowers participating in the Federal Direct Loan and Federal Family Education Loan Programs enabled a thorough description of their repayment experiences with the loan programs. This report would not have been possible without the time and effort expended by borrowers during the telephone interviews.

Table of Contents

Highlights of Findings 1

Introduction 3

Overall Satisfaction With the Loan Repayment Experience 5

Borrower Satisfaction With Exit Counseling 7

Loan Repayment Experiences 9

- Popularity of Repayment Plan 9
- Problems With Loan Repayment 10
- Resolution of Repayment Problems 13
- Loan Consolidation Experiences 14

Contacts With the Department of Education and Other Service Providers 16

- Reasons for Contact 16
- Timeliness in Processing or Addressing Requests 17
- Contact With Customer Service Representatives 17
- Overall Satisfaction With Contacts 18

Borrowers' Awareness of Key Features and Conditions of Their Loans 20

- Awareness of Deferment Conditions/Consequences of Default 20
- Awareness of the Various Repayment Options 21

List of Tables

Table No.		Page No.
1-1	Overall Level of Satisfaction of Student Borrowers in Repayment	5
1-2	Factors Most Important in Determining Overall Satisfaction Among Borrowers in Repayment	6
2-1	Percentage of Student Borrowers in Repayment Satisfied With Exit Counseling in Understanding Loan Terms	7
2-2	Percentage of Student Borrowers in Repayment Indicating Receipt of Loan Information During Exit Counseling	8
2-3	Percentage of Student Borrowers in Repayment Satisfied With Helpfulness of Printed Information in Understanding Loan Terms	8
3-1	Type of Repayment Plan Selected—Consolidated vs. Unconsolidated Borrowers in Repayment	9
3-2	Popularity of Repayment Plan for Consolidated and Nonconsolidated Borrowers in Repayment by Loan Type	10
3-3	Borrowers Who Experienced Problems During Repayment Period by Loan Type	10
3-4	Problems Most Typically Encountered by Borrowers During the Repayment Process, by Loan Type	11
3-5	Knowledge of Loan Terms by Problems With Repayment	11
3-6	Percentage of Borrowers Who Encountered the Following Problems During the Repayment Process, by Loan Type	12
3-7	Borrower Satisfaction With Problem Resolution by Loan Type	13
4-1	Best Description of Consolidation Situation for Borrowers in Repayment	14
4-2	Reasons Given for Loan Consolidation by Borrowers in Repayment	15
4-3	Average Length of Time Required to Complete the Consolidation Process	15
5-1	Most Frequently Mentioned Reasons for Contacting the Department of Education and Its Loan Servicer	16
5-2	Timeliness of Processing or Addressing Borrower Requests—Consolidated and Nonconsolidated Borrowers	17
5-3	Percentage of Borrowers in Repayment Satisfied With Customer Service Representatives, by Loan Type	18
5-4	Satisfaction With Contact With Department of Education or Its Loan Servicer	19
6-1	Level of Awareness of Borrowers in Repayment for Selected Loan Terms	20
6-2	Borrower Awareness of Default and Deferment Conditions for Direct Loan vs. FFEL	21

List of Tables (continued)

Table No.		Page No.
6-3	Awareness of Repayment Options Among Student Borrowers in Repayment	22
6-4	Overall Satisfaction With Student Loan by Awareness of Loan Repayment Options, Consequences of Default, and Deferment Conditions—Direct Loan, FFEL, and Student Borrowers in Both Programs	23

Highlights of Findings

- **Overall, student borrowers in repayment reported high levels of satisfaction with their loan repayment experience. Among all borrowers in repayment, 90 percent expressed satisfaction with their overall loan repayment experience.** When broken out by loan type, 91 percent of FFEL borrowers in repayment, 87 percent of Direct Loan borrowers in repayment, and 85 percent of borrowers in repayment with both types of loans reportedly were satisfied. Although there were no significant differences between Direct Loan and FFEL borrowers, FFEL borrowers were significantly more satisfied than borrowers with both types of loans.

  After testing to see whether the overall satisfaction of borrowers in repayment varied by demographic characteristics, no significant differences emerged across loan types. In fact, race, ethnicity, gender, level of education, income, and employment status did not significantly impact borrower satisfaction with the repayment experience.

- **Borrowers in repayment expressed great satisfaction with the effectiveness of exit counseling in helping them to understand the terms of their loans. Among all borrowers in repayment, 91 percent reportedly were satisfied with their exit counseling.** When broken out by loan type, 91 percent of FFEL borrowers in repayment, 90 percent of borrowers with both types of loans in repayment, and 88 percent of Direct Loan borrowers in repayment were satisfied with their exit counseling. No significant differences were found between loan types.

- **Borrowers in repayment indicated a greater awareness of the conditions required for a deferment and the consequences of default than borrowers in the grace period.** For example, 49 percent of borrowers in repayment knew at least two of the conditions required for a deferment, compared to 36 percent of borrowers in the grace period as of academic-year 1996-97. Similarly, 66 percent of borrowers in repayment knew at least one of the possible consequences of default, compared to 56 percent of borrowers in the grace period as of academic-year 1996-97.

  For all borrowers in repayment, those with both types of loans were significantly more aware of the conditions required for a deferment and the consequences of default than borrowers with only one type of loan.

- **The vast majority of borrowers in repayment (82%) chose not to consolidate their loans. Of those who attempted to consolidate 65 percent were successfully able to consolidate, 14 percent are still in process, 17 percent were unsuccessful, and 5 percent initiated the process and then voluntarily withdrew from the process.**

  When these borrowers were compared, significant differences emerged concerning the choice of repayment plans. Specifically, unconsolidated borrowers were more likely to choose the standard repayment plan (88%) than borrowers that consolidated (64%). Furthermore, consolidated borrowers were significantly more likely to choose repayment plans that resulted in smaller monthly payments and longer repayment periods.

- **The vast majority of borrowers in repayment (78%) did not experience problems during the repayment period.** Of those that did, 62 percent reported difficulty in making their loan payments, 9 percent had problems with their change-of-address form, 8 percent had problems with inaccurate amounts being billed, 5 percent had problems with an inaccurate amount being recorded, and the rest had myriad smaller problems.

  Interestingly, problems with making loan payments were highly correlated with the level of knowledge concerning the conditions for default. For example, 48 percent of borrowers in repayment who could identify no more than one condition for default experienced problems with making their loan payments, whereas 63 percent of borrowers who knew two or more conditions had no problems making their loan payments.

- **The majority of borrowers in repayment (73%) contacting the Department of Education or their loan servicer were highly satisfied with the timeliness of processing or addressing their requests.** When broken out by loan type, 76 percent of FFEL borrowers in repayment, 69 percent of Direct Loan borrowers in repayment, and 60 percent of borrowers in repayment with both types of loans expressed their satisfaction. Although there were no significant differences between Direct Loan and FFEL borrowers in repayment, borrowers with both types of loans were significantly less satisfied than FFEL borrowers and Direct Loan borrowers.

- **Overall, 91 percent of borrowers in repayment were satisfied with their contacts with the Department of Education or their loan servicer.** When broken out by loan type, 92 percent of FFEL borrowers, 91 percent of Direct Loan borrowers, and 86 percent of borrowers with both loans expressed satisfaction. Although there were no significant differences between Direct Loan and FFEL borrowers, borrowers with both types of loans were significantly less satisfied than borrowers with only one type of loan.

Introduction

Customer satisfaction surveys are one component of an overall evaluation of the Federal Direct Loan Program conducted by Macro International Inc. under contract to the U.S. Department of Education. The surveys are designed to provide comparisons of borrowers' satisfaction and experiences with the Federal Direct Loan and Federal Family Education Loan (FFEL) Programs. This particular survey focuses on borrowers in repayment; it examines

- Satisfaction with the repayment experience, including exit counseling
- Satisfaction with communications and support from the Department of Education and other service providers (i.e., lenders and guaranty agencies)
- Awareness of select loan terms and repayment options
- Satisfaction with the loan consolidation process.

In addition, differences in selected borrowers' experiences were examined over time, and by the following characteristics: gender, race ethnicity, age, income, education, and employment status.

This report is based on a nationally representative sample of 3,000 borrowers in repayment who had originated their loans between July 1, 1994, and June 30, 1997. Our original sample was split evenly among Direct Loan borrowers, FFEL borrowers, and borrowers who had originated loans in both the Direct Loan and FFEL Programs. On the basis of that division, our original plan was to separate the experiences of borrowers with both types of loans into their respective programs, so that we could analyze that group separately as well as together with the other Direct Loan and FFEL borrowers in our sample. However, since we found that the programmatic experiences of borrowers with both types of loans were significantly different from the experiences of borrowers who participated in only one loan program, we were statistically unable to aggregate the responses. Therefore, we present results for Direct Loan borrowers only, FFEL borrowers only, and borrowers who participated in both the Direct Loan and FFEL Programs.[1] In addition, whenever comparative findings are presented by loan type, tests for differences were done at the 5 percent level of significance, and whenever statistical comparisons are presented between variables other than loan type, loan type was controlled for explicitly.

The survey itself was conducted by means of a mixed-mode data collection approach. Although the primary mode of data collection was telephone interviews, reminder postcards and letters were mailed to nonrespondents several times during data collection. The telephone interviews were administered at Macro's Burlington, Vermont, facility via computer-assisted telephone interviewing. Data collection began on March 11, 1998, and ended on October 14, 1998. Calls were placed 7 days a week, between the hours of 9 a.m. and 9 p.m. local time, and were spread throughout the day, so as to achieve the highest possible response rate. Interviewers made an unlimited number of attempts to reach each qualified respondent. The overall response rate was 64 percent, on the basis of 1,328 responses from 2,066 eligible respondents. Interestingly

[1] Since significantly more FFEL borrowers are in repayment than Direct Loan borrowers or borrowers with both types of loans, the numbers given for "all borrowers" in our tables will be much closer to the numbers for "FFEL borrowers" than any other type of borrower.

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enough, almost one-third of the original sample was deemed ineligible because either they were still in school or in the grace period or they had no loans from the school of record.[2]

This report summarizes the findings of our borrower repayment survey. As such, the report is limited to the data we collected from the surveys and involves no speculation as to the underlying causes or reasons for our findings. Detailed tables illustrating the number and percentage of responses, the sample representation, and the response rates for several key variables by loan program are included in the appendices of the report. These appendices also include the following:

- Weighted frequencies for the three respondent groups (Direct Loan borrowers, FFEL borrowers, and borrowers who originated loans in both programs) as well as the actual number of responses

- A detailed description of the survey methodology, including a description of the statistical analyses.

[2] For a detailed discussion of the methodology used in our survey and subsequent analysis, interested readers are referred to the Survey Methodology section, in the Technical Appendices.

Overall Satisfaction With the Loan Repayment Experience

Overwhelmingly, student borrowers in repayment displayed high levels of overall satisfaction with their loan repayment experience. Although the differences between Direct Loan and FFEL borrowers in repayment were not significant, 91 percent of FFEL borrowers were either very or somewhat satisfied with their repayment experience, compared to 87 percent of Direct Loan borrowers (see Table 1-1).[3] While 85 percent of borrowers who had both types of loans also expressed satisfaction with their repayment experience, their level of satisfaction was significantly lower than the percentage of satisfied FFEL borrowers in repayment.

Table 1-1
Overall Level of Satisfaction of Student Borrowers in Repayment (Q.K1 DL and FFEL) with Loan Repayment Experiences, Academic Year 1997-98

Percentage Satisfied by Loan Program			
Direct Loan Borrowers (%)	FFEL Borrowers (%)	Both Borrowers (%)	All Borrowers (%)
87	91	85	90

After testing to see if the overall satisfaction of borrowers in repayment varied by demographic characteristics, no significant differences emerged across loan types. In fact, race, ethnicity, gender, level of education, income, and employment status did not significantly affect borrower satisfaction with the repayment experience.

Although demographic characteristics did not significantly affect satisfaction levels, borrowers indicated that several other factors were important in determining their overall level of satisfaction. As Table 1-2 illustrates, contacts with the Department of Education, and other service providers were the most important factor impacting overall satisfaction for all borrowers in repayment. Direct Loan borrowers in repayment were most influenced by these contacts, as 90 percent of such borrowers indicated that their contacts with the Department of Education, loan servicers and loan origination centers were an important factor influencing their overall satisfaction with their repayment experience. FFEL borrowers in repayment followed closely behind with 88 percent indicating that contacts with lenders, guaranty agencies, and loan servicers were important determinants in their overall level of satisfaction.

[3] For the interested reader, the question numbers that generated the information presented in each table are referenced in the table itself. For example, Table 1-1 was generated from question K1 in our survey, which can be found in the Technical Appendices in Volume II.

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Table 1-2.

Factors Most Important in Determining Overall Satisfaction Among Borrowers in Repayment (Q. K2A, K2C, K2D, K2D1, K2E-DL and FFEL) Academic Year 1997-98

Important Factors	Level of Importance	Loan Type			
		Direct Loan Borrowers (%)	FFEL Borrowers (%)	Both Borrowers (%)	All Borrowers (%)
Contact with ED, its loan servicer, or its loan originator	Very important	49	NA	47	49
	Somewhat important	41	NA	41	41
Contacts with lenders, guaranty agencies, or loan servicers	Very important	NA	53	36	53
	Somewhat important	NA	35	64	36
Effectiveness of exit counseling for a FFEL loan	Very important	NA	41	27	40
	Somewhat important	NA	41	45	41
Effectiveness of exit counseling for a Direct Loan	Very important	38	NA	33	37
	Somewhat important	38	NA	43	39
Effectiveness of Standard Repayment Plan	Very important	42	52	42	49
	Somewhat important	44	35	47	37

Other important factors influencing overall borrower satisfaction include the effectiveness of exit counseling and the existence of the Standard Repayment Plan. The effectiveness of exit counseling was found to be significantly more important to FFEL borrowers in repayment (82%) than to Direct Loan borrowers in repayment (76%). Borrowers with both types of loans had the unique experience of undergoing both Direct Loan and FFEL exit counseling. For those borrowers, the effectiveness of their Direct Loan exit counseling had a slightly greater influence on their overall level of satisfaction (76%) than their FFEL exit counseling experience (72%) did.[4]

The Standard Repayment Plan was cited as another important factor by 86 percent of Direct Loan borrowers, 87 percent of FFEL borrowers, and 89 percent of borrowers in repayment with both types of loans. However, in regard to this factor, there were no significant differences by loan type.

[4] To help interpret the entries for "both borrowers" in the third and fourth rows of Table 1-2, recall that since those borrowers experienced both types of exit counseling, the importance of their FFEL experiences is presented in the third row of the table and the importance of their Direct Loan experiences is in the fourth row.

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Borrower Satisfaction With Exit Counseling

Borrowers in repayment expressed great satisfaction with the effectiveness of exit counseling in helping them to understand the terms of their loans. As shown in Table 2-1,[5] 91 percent of FFEL borrowers in repayment and 90 percent of borrowers in repayment who had both Direct and FFEL loans indicated that they were satisfied with the effectiveness of their exit counseling. Although satisfaction levels for Direct Loan borrowers in repayment were slightly lower (88%), there were no significant differences in the satisfaction level of borrowers in repayment with their exit counseling.

Table 2-1

Percentage of Student Borrowers in Repayment Satisfied with Exit Counseling in Understanding Loan Terms(Q.B1-DL, Q.B6- FFEL)
Academic Year 1997-98

Level of Satisfaction	Loan Type: Direct Loan Borrowers (%)	FFEL Borrowers (%)	Both Borrowers (%)	All Borrowers (%)
Satisfied	88	91	90	91
Dissatisfied	12	9	10	9

As Table 2-2 depicts, no matter what the loan type, all borrowers in repayment had similarly positive experiences with exit counseling. For example, 87 percent of Direct Loan and FFEL borrowers in repayment, and 88 percent of borrowers in repayment with both types of loans indicated that the various loan options were explained to them during their exit counseling session. In addition, virtually all of the respondents received printed information that explained their loan during exit counseling. Ninety-five percent of FFEL borrowers in repayment reported recalling the receipt of such information, as did 94 percent of Direct Loan borrowers in repayment and 93 percent of borrowers in repayment with both loan types.

[5] Because of rounding, the numbers in this table may not add up to 100%.

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Table 2-2

Percentage of Student Borrowers in Repayment Indicating Receipt of Loan Information During Exit Counseling(Q.B7,Q.B8, Q.B9-DL and FFEL)

Academic Year 1997-98

Loan Information	Information Received by Loan Type			
	Direct Loan (%)	FFEL (%)	Both (%)	All (%)
Explanation of the various loan repayment options during exit counseling	87	87	88	87
Receipt of printed information explaining the loan during exit counseling	94	95	93	94
Explanation of other loan repayment terms and conditions during exit counseling	84	82	85	83

Of borrowers in repayment who received printed information during exit counseling, most were satisfied with the quality of that information in terms of helping them to understand the terms of their loan. Although there were no significant differences among borrowers, 96 percent of Direct Loan borrowers in repayment indicated that they were either very satisfied or somewhat satisfied with their printed information, followed by 94 percent of FFEL borrowers in repayment and 94 percent of borrowers in repayment with both types of loans (see Table 2-3).

Table 2-3

Percentage of Student Borrowers in Repayment Satisfied with Helpfulness of Printed Information in Understanding Loan Terms(Q.B10, DL and FFEL)

Academic Year 1997-98

Level of Satisfaction	Loan Type			
	Direct Loan Borrowers (%)	FFEL Borrowers (%)	Both Borrowers (%)	All Borrowers (%)
Satisfied	96	94	94	95
Dissatisfied	4	6	6	6

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Loan Repayment Experiences

Popularity of Repayment Plan

Significant differences were found between consolidated and unconsolidated borrowers in their choice of repayment plans. As shown in Table 3-1,[6] borrowers in repayment who did not consolidate their student loans overwhelmingly preferred the Standard Repayment Plan (88%). Although most consolidated borrowers in repayment also utilized this plan, they did so at a significantly lower rate than unconsolidated borrowers in repayment (64% vs. 88%).

Table 3-1

Type of Repayment Plan Selected
Consolidated vs. Unconsolidated Borrowers in Repayment
(Q.E2, E10, E20A, E20B, E20C-DL and FFEL)
Academic Year 1997-98

Repayment Plan Options	Consolidated (%)	Not Consolidated (%)
Standard Payment Plan	64	88
Extended Payment Plan	9	4
Graduated Payment Plan	19	7
Income Sensitive/ Income Contingent Repayment Plan	8	2

Another popular option for consolidated borrowers in repayment was the Graduated Repayment Plan. While nearly 20 percent of consolidated borrowers in repayment chose this option, only 7 percent of unconsolidated borrowers in repayment did so. Furthermore, consolidated borrowers in repayment were significantly more likely to choose either the Extended, Graduated, Income Sensitive or Income Contingent Repayment Plans, all of which allow smaller monthly payments and longer repayment periods than is the case with the Standard Repayment Plan.[7]

There was little variation in choice of repayment plan among borrowers in repayment who consolidated into either the FFEL or Direct Loan Program. As shown in Table 3-2,[8] Direct Loan consolidated borrowers in repayment were only slightly more likely to utilize the Standard Repayment plan (62%) than were borrowers in repayment who consolidated in the FFEL system (60%). Similarly, virtually the same percentage of Direct Loan consolidated borrowers in repayment (21%) utilized the Graduated Repayment Plan as FFEL consolidated borrowers in repayment (20%).

[6] Because of rounding, the numbers in this table may not add up to 100%.
[7] This is hardly surprising, since for all of the repayment plans, consolidated borrowers had significantly larger loan balances than unconsolidated borrowers.
[8] Because of rounding, the numbers in this table may not add up to 100%.

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Among unconsolidated borrowers, however, there were significant differences in their choice of repayment plans. For example, significantly more FFEL borrowers in repayment (92%) choose the Standard Repayment Plan than was the case with Direct Loan borrowers in repayment (86%) or borrowers in repayment who had both types of loans (86%).

Table 3-2

Popularity of Repayment Plan for Consolidated and Non-consolidated Borrowers in Repayment by Loan Type, (Q.E2, E10, E20A, E20B, E20C-DL and FFEL)
Academic Year 1997-98

Repayment Plan Options	Loan Type					
	Direct Loan Non-consolidated (%)	FFEL Non-consolidated (%)	Both Programs Non consolidated (%)	Direct Loan Consolidated (%)	FFEL Consolidated (%)	All (%)
Standard Payment Plan	86	92	86	62	60	91
Extended Payment Plan	4	1	4	10	10	2
Graduated Payment Plan	9	4	9	21	20	5
Income Sensitive/ Income Contingent Repayment Plan	1	3	1	8	10	3

Problems With Loan Repayment

As is illustrated in Tables 3-3 and 3-4,[9] over three-fourths of the borrowers in repayment who participated in this study did not experience problems during their repayment period (78%). Of the 22 percent who did have problems, nearly two-thirds of them had difficulty making their loan payments (62%). Borrowers with both types of loans were least likely to have difficulty making

Table 3-3

Borrowers Who Experienced Problems During Repayment Period
by Loan Type, (Q.E7-DL, Q.E17- FFEL, QE27- BOTH)
Academic Year 1997-98

Problems Experienced by Loan Type			
Direct Loan Borrowers (%)	FFEL Borrowers (%)	Both Borrowers (%)	All (%)
26	21	27	22

[9] Because the choices presented in this table account for only a fraction of the choices available to the respondent, the numbers in this table do not add up to 100%.

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loan payments (51%). While 61 percent of Direct Loan borrowers and 63 percent of FFEL borrowers had difficulty making payments, their level of difficulty was not significantly greater than that experienced by borrowers with both types of loans. Very few borrowers experienced problems caused by outside entities. For example, only 9 percent of the borrowers in repayment indicated that their change of address form was ignored, 8 percent had an inaccurate amount appear on their bill, and only 5 percent had an inaccurate amount recorded.

Table 3-4

Problems Most Typically Encountered by Borrowers During the Repayment Process, by Loan Type

(Q.C1, Q.C2, Q.C3A, Q.C3B, Q.C3C by Q.E6-DL, Q.E16-FFEL, Q.E26- BOTH)

Academic Year 1997-98

Problems Encountered	Loan Type			
	Direct Loan Borrowers (%)	FFEL Borrowers (%)	Both Borrowers (%)	All (%)
Difficulty in making payments	61	63	51	62
Change of address form was ignored	18	7	13	9
Inaccurate amount billed	10	7	14	8
Inaccurate amount recorded	8	3	10	5

Interestingly, problems with making loan payments were related to the borrowers' knowledge of deferment conditions. As Table 3-5 illustrates, of those borrowers who experienced repayment problems, 48 percent knew only one deferment condition or knew no deferment conditions at all.

Table 3-5

Knowledge of Loan Terms by Problems With Repayment

(Q.C1, Q.C2, Q.C3A, Q.C3B, Q.C3C by Q.E6-DL, Q.E16-FFEL, Q.E26-BOTH)

Academic Year 1997-98

Knowledge of Loan Terms	Repayment Problems	
	Yes (%)	No (%)
0 conditions	22	23
1 condition	26	14
2 conditions	25	40
3 conditions	27	23

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compared to 37 percent of borrowers without repayment problems. Similarly, 63 percent of borrowers not experiencing repayment problems knew two or more conditions for deferment, compared to 52 percent of borrowers having repayment problems.

Overall, borrowers experienced few problems with most aspects of the loan repayment process. For example, only 2 percent of all respondents had problems changing repayment plans to meet their current income. Additionally, very few respondents had problems obtaining deferments (5%), forbearance agreements (4%), or consolidating their loans (8%). However, as shown in Table 3-6, significantly more borrowers in repayment with both types of loans had problems with loan consolidation (13%) than was the case with borrowers who had either Direct Loans only (3%) or FFEL loans only (3%).

Table 3-6

Percentage of Borrowers Who Encountered the Following Problems During the Repayment Process, by Loan Type.

(Q.C1, Q.C2, Q.C3A, Q.C3B, Q.C3C by Q.E6-DL, Q.E16-FFEL, Q.E26- BOTH)

Academic Year 1997-98

Problems Encountered	Loan Type			
	Direct Loan Borrowers (%)	FFEL Borrowers (%)	Both Borrowers (%)	All (%)
Difficulty in reaching servicer	0	7	8	6
Unable to change payment plan to meet current income level	2	0	3	2
Difficulty in obtaining deferments	3	7	6	5
Difficulty in making forbearance agreements	5	3	3	4
Difficulty in consolidating loans	3	3	13	8

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Resolution of Repayment Problems

Of the 22 percent of borrowers in repayment that did experience problems, 60 percent had their problems resolved in a satisfactory manner. As shown in Table 3-7, 63 percent of Direct Loan borrowers in repayment and 60 percent of FFEL borrowers in repayment expressed satisfaction with the resolution of their problems. Although this 3 percent difference between Direct Loan and FFEL borrowers was not significant, borrowers with both types of loans in repayment were significantly less likely than either FFEL or Direct Loan borrowers in repayment to have their problems resolved in a satisfactory manner (52%).

Table 3-7

Borrower Satisfaction with Problem Resolution by Loan Type
(Q.E8-DL, Q.E18-FFEL)
Academic Year 1997-98

Satisfied with Resolution	Loan Type			
	Direct Loan Borrowers (%)	FFEL Borrowers (%)	Both Borrowers (%)	All Borrowers (%)
Yes	63	60	52	60
Somewhat	15	14	21	15
No	22	26	27	25

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Loan Consolidation Experiences

The vast majority of borrowers (82%) chose not to consolidate their loans. However, for the 18 percent that did, 5 percent initiated the process and then voluntarily withdrew, 17 percent attempted to consolidate but were unsuccessful, 65 percent were able to successfully consolidate their loans, and 14 percent are currently undergoing the consolidation process (see Table 4-1). Among those borrowers in repayment that were able to consolidate their loans, four out of five chose the Direct Loan Program, the other one in five selected the FFEL Program. As expected, borrowers in repayment with Direct Loans were more likely to have consolidated into the Direct Loan Program than were borrowers in repayment with only FFEL loans.

Table 4-1

Best Description of Consolidation Situation for Borrowers in Repayment
(Q.D2, DL and FFEL)
Academic Year 1997-98

Description	Loan Type			
	Direct Loan Students (%)	FFEL Students (%)	Both Students (%)	All Students (%)
Initiated the consolidation process and voluntarily withdrew	9	4	8	5
Initiated the consolidation process and it is currently in progress	27	10	31	14
Attempted to consolidate but was unsuccessful	22	14	30	17
Successfully consolidated Federal student loans	42	71	31	65

Among those borrowers in repayment that attempted to consolidate their loans, the most popular reasons given for consolidation were consistent across loan type. As shown in Table 4-2,[10] the most frequently cited reasons were the convenience of having only one loan payment per month (69% of all consolidators), followed by the borrowers inability to afford multiple loan payments (28%), the desire for lower interest payments (11%), and finally, that the options was recommended by a friend or relative (2%). For each of the stated reasons, there were no significant differences between Direct Loan borrowers in repayment, FFEL borrowers in repayment, or borrowers in repayment with both types of loans, as well as between those consolidating into the Direct Loan and FFEL loan programs.

[10] Because respondents could choose more than one response, the numbers in this table do not add up to 100%.

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Table 4-2

Reasons Given for Loan Consolidation by Borrowers in Repayment
(Q.D6. DL and FFEL)
Academic Year 1997-98

Loan Consolidation Reasons	Loan Type			
	Direct Loan Students (%)	FFEL Students (%)	Both Students (%)	All Students (%)
Unable to afford multiple payment easily	33	27	29	28
More convient to make only one loan payment	67	68	73	69
Option recommended by a relative or friend	0	2	1	2
Wanted lower interest payments	7	11	11	11

For those consolidators able to specify the length of time it took them to consolidate their loans, the average length of time between sending in their application and actually having their loans consolidated was between two and three months. As shown in Table 4-3, for 34 percent of borrowers in repayment, it took less than one month, for 43 percent of borrowers in repayment it took two to three months, and for the remaining 23 percent of borrowers in repayment the process took four months or more. There were no significant differences in the length of time for consolidation by loan type.

Table 4-3

Average Length of Time Required to
Complete the Consolidation Process (Q.D4-D5. DL and FFEL)
Academic Year 1997-98

Length of Time	Type of Loan			
	Direct Loan Students* (%)	FFEL Students (%)	Both Students (%)	All Students (%)
1 month or less	33	35	24	34
2 to 3 months	40	43	41	43
4 months or more	27	22	35	23

*The Department of Education s standard for completing the Direct Loan consolidation process is 90 days

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Contacts With the Department of Education and Other Service Providers

Reasons for Contact

Slightly more than one-third of borrowers in repayment (36%) contacted the Department of Education or its loan servicer regarding the repayment of their loan. This contact was most often initiated in order to obtain loan deferment. As shown in Table 5-1,[11] FFEL borrowers in repayment (59%) were significantly more likely to contact the Department of Education for this reason than were borrowers in repayment with both types of loans (44%). While 11 percent fewer Direct Loan borrowers in repayment (48%) than FFEL borrowers in repayment (59%) contacted the Department or its Servicer for deferment reasons, this difference was not statistically significant.

Of those borrowers in repayment that contacted the Department of Education or its loan servicer, 15% did so in order to obtain an explanation of their loan terms. Borrowers with both types of loans were significantly more likely to contact the Department for this reason (33%), than were Direct Loan (23%) or FFEL (10%) borrowers in repayment.

Table 5-1

Most Frequently Mentioned Reasons for Contacting the Department of Education and its Loan Servicer (Q.F2- DL, Q.G2 -FFEL, Q.H2- BOTH) by Loan Type, Academic Year 1997-98

Reasons for Contact	Loan Type			
	Direct Loan Borrowers (%)	FFEL Borrowers (%)	Both Borrowers (%)	All (%)
Explanation of loan terms	23	10	33	15
Change of address	25	19	20	20
Loan deferment	48	59	44	55
Loan forbearance	17	15	24	16
Loan delinquency	8	5	6	6
Loan default	2	2	1	2

Although FFEL borrowers in repayment were asked similar questions about their reasons for contacting their lender, guaranty agency, or loan servicer, slightly less than thirty respondents indicated any such contact. As a result, the responding sample was too small for statistical

[11] Because respondents could choose more than one response, the numbers in this table do not add up to 100%.

analysis and thus, will not be discussed in the body of this report. Interested readers are referred to Volume II of this report where they can examine the distribution of responses for these borrowers.

Timeliness in Processing or Addressing Requests

As shown in Table 5-2, 73 percent of borrowers in repayment who contacted the Department of Education or its loan servicer were highly satisfied with the timeliness of processing or addressing their requests. When asked to rate their degree of satisfaction, FFEL borrowers in repayment were the most satisfied (76%), followed by Direct Loan borrowers in repayment (69%), and then borrowers in repayment with both types of loans (60%). Although there were no significant differences between Direct Loan and FFEL borrowers in repayment, borrowers with both types of loans were significantly less satisfied than FFEL borrowers and Direct Loan borrowers.

Table 5-2

Timeliness of Processing or Addressing Borrower Requests Consolidated and Non-consolidated Borrowers, (Q.F3D-DL, Q.G3D-FFEL, Q.H3D- BOTH) by Loan Type. Academic Year 1997-98

Aspect of Borrowers' Requests	Level of Customer Satisfaction	Loan Type: Direct Loan Borrowers (%)	FFEL Borrowers (%)	Both Borrowers (%)	All (%)
The timeliness in processing or addressing borrowers' requests	Satisfied	69	76	60	73
	Neutral	16	15	22	16
	Dissatisfied	15	9	18	11

Contact With Customer Service Representatives

Borrowers in repayment were highly satisfied with their contact with the customer service representatives from the Department of Education and its loan servicer. As shown in Table 5-3, 86 percent of all borrowers in repayment expressed their satisfaction with the courteousness of these representatives. Furthermore, there was very little variation in satisfaction across borrowers of different loan types. For example, while 87 percent of Direct Loan borrowers in repayment expressed their satisfaction, a full 86 percent of both FFEL borrowers in repayment and borrowers with both types of loans also expressed their satisfaction.

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Table 5-3

Percentage of Borrowers in Repayment Satisfied with Customer Service Representatives, by Loan Type

Q.F3A, Q.F3B, Q.F3C-DL, Q.G3A, Q.G3B, Q.G3C-FFEL, Q.H3A, Q.H3B, Q.H3C-BOTH

Academic Year 1997-98

Aspect of Customer Service	Loan Type			
	Direct Loan Borrowers (%)	FFEL Borrowers (%)	Both Borrowers (%)	All Borrowers (%)
The helpfulness of customer service representatives	80	83	78	82
The courtesy of customer service representatives	87	86	86	86
The level of knowledge of customer service representatives	80	79	74	79

Most borrowers in repayment also believed that the customer service representatives were helpful. FFEL borrowers in repayment provided the highest rating of helpfulness, at 83 percent, followed closely by Direct Loan and borrowers in repayment with both types of loans, with helpfulness ratings of 80 percent and 78 percent, respectively. However, none of these differences were significant.

When asked about the level of knowledge of customer service representatives, the vast majority of borrowers in repayment were highly satisfied with the level of knowledge of their customer service representatives. However, as shown in Table 5-3, borrowers in repayment who had both types of loans were significantly less satisfied in this respect (74%) than borrowers in repayment who had Direct Loans (80%) or FFEL loans (79%).

Overall Satisfaction With Contacts

Overall, 91 percent of borrowers in repayment were satisfied with their contacts with the Department of Education or its loan servicer. As depicted in Table 5-4,[12] 92 percent of FFEL borrowers in repayment expressed their satisfaction, as did 91 percent of Direct Loan borrowers in repayment.

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[12] Because of rounding, the numbers in this table may not add up to 100%.

Table 5-4

Satisfaction with Contact with Department of Education or its Loan Servicer, (Q.F4-DL, Q.G4-FFEL, Q.H4-BOTH) by Loan Type, Academic Year 1997-98

Level of Satisfaction	Loan Type			
	Direct Loan Borrowers (%)	FFEL Borrowers (%)	Both Borrowers (%)	All Borrowers (%)
Satisfied	91	92	86	91
Dissatisfied	10	8	14	9

While virtually all borrowers in repayment were satisfied with their contact with the Department of Education, borrowers who had both types of loans were significantly less satisfied in this respect (86%) than borrowers who had only one loan type (91% for Direct Loan borrowers and 92% for FFEL borrowers).

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Borrowers' Awareness of Key Features and Conditions of Their Loans

Awareness of Deferment Conditions/Consequences of Default

Borrowers in repayment who had both Direct and FFEL loans were significantly more aware of deferment conditions and the consequences of default than borrowers in repayment who had only one type of loan. As shown in Table 6-1,[13] 59 percent of borrowers in repayment with both types of loans were aware of at least two of the conditions required to defer payments on their loan, compared to 47 percent of Direct loan borrowers in repayment and 49 percent of FFEL borrowers in repayment. Similarly, 25 percent of borrowers with both types of loans were able to name three of the conditions required for a deferment, compared to only 14 percent of Direct loan borrowers in repayment and 18 percent of FFEL borrowers in repayment.

Overall, borrowers had a greater awareness of deferment conditions than of the consequences of default. For example, borrowers with both loan types proved to be the most knowledgeable with regard to the consequences of default, with 38 percent being able to name two or more consequences, compared to 34 percent of FFEL borrowers and 31 percent of Direct Loan borrowers.

Table 6-1

Level of Awareness of Borrowers in Repayment for Selected Loan Terms
(Q.K1, DL and FFEL by Q.C1-C2, DL and FFEL)
Academic Year 1997-98

Loan Terms	Level of Awareness	Loan Type: Direct Loan Borrowers (%)	FFEL Borrowers (%)	Both Borrowers (%)	All Borrowers (%)
Awareness of Deferment Conditions	0 conditions	25	25	19	25
	1 condition	28	26	23	26
	2 conditions	33	31	34	31
	3 conditions	14	18	25	18
Awareness of possible consequences of default	0 conditions	38	34	28	34
	1 condition	31	32	35	32
	2 conditions	22	25	26	25
	3 conditions	9	9	12	9

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When comparing these borrowers with borrowers who were in the grace period during our academic year 1996-97 survey, we found that borrowers in repayment are significantly more knowledgeable. For example, 52 percent of borrowers in repayment knew at least two conditions required for a deferment, compared to 36 percent of borrowers in the grace period. Similarly, 67 percent of borrowers in repayment knew at least one of the possible consequences of default, compared to 56 percent of borrowers who were in the grace period during our previous survey (see Table 6-2).

Table 6-2

Borrower Awareness of Default and Deferment Conditions for Direct Loan vs. FFEL

(Q. K1 by Q.C1, C2, DL and FFEL, 1997-98)

Academic Years 1996-97, 1997-98

Awareness of Conditions	Default Conditions		Deferment Conditions	
	All 1996-97 Students (%)	All 1997-98 Students (%)	All 1996-97 Students (%)	All 1997-98 Students (%)
0 conditions	44	33	41	22
1 condition	27	33	23	25
2 conditions	20	24	24	33
3 conditions	9	10	12	19

Awareness of the Various Repayment Options

As depicted in Table 6-3,[14] there were significant differences in the level of familiarity with the various repayment options by borrowers in repayment. For example, Direct Loan borrowers and borrowers with both types of loans were significantly more familiar with repayment options than FFEL borrowers. Borrowers in repayment with both types of loans were the most familiar, as 48 percent of such borrowers could name three or more repayment options, compared with 36 percent of Direct Loan borrowers and 20 percent of FFEL borrowers.

[13] Because of rounding, the numbers in this table may not add up to 100%.

[14] Because of rounding, the numbers in this table may not add up to 100%.

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Table 6-3

Awareness of Repayment Options Among Student Borrowers In Repayment (Q.C3A, DL QC3B, FFEL)

Academic Year 1997-98

Awareness of Repayment Options	Loan Program			
	Direct Loan Students (%)	FFEL Students (%)	Both Students (%)	All Students (%)
0 options	27	36	16	34
1options	27	32	25	31
2 options	11	12	12	12
3 options	12	9	14	9
4 options	24	11	34	14

As shown in Table 6-4,[15] neither familiarity with repayment options nor awareness of deferment or default conditions had a significant impact on the overall satisfaction of borrowers with their repayment experiences. Instead, borrowers in repayment were uniformly satisfied with their repayment experiences across various levels of familiarity and awareness.

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[15] Because of rounding, the numbers in this table may not add up to 100%.

Table 6-4

Overall Satisfaction with Student Loan by Awareness of Loan Repayment Options, Consequences of Default, and Deferment Conditions
Direct Loan, FFEL, and Student Borrowers in Both Programs
(Q.K1, DL and FFEL by Q.C1-C2, QC3A, DL and QC3B, FFEL)
Academic Year 1997-98

Loan Type	Level of Awareness	Percent Satisfied by Awareness of: Loan Repayment Options (%)	Consequences of Default (%)	Deferment Conditions (%)
Borrowers with both Direct Loan(s) and FFEL	0 conditions	81	88	89
	1 condition	83	82	88
	2 conditions	91	86	81
	3 conditions	89	85	86
	4 conditions	85	NA	NA
Borrowers with Direct Loan(s)	0 conditions	83	90	93
	1 condition	88	86	85
	2 conditions	90	87	84
	3 conditions	88	83	89
	4 conditions	89	NA	NA
Borrowers with FFEL	0 conditions	88	92	97
	1 condition	91	87	89
	2 conditions	89	94	89
	3 conditions	96	93	87
	4 conditions	97	NA	NA

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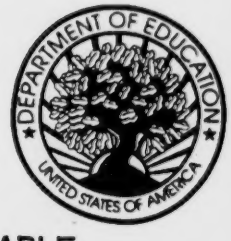
Repayment Survey of Borrowers Participating in the Federal Direct Loan and Federal Family Education Loan Programs

Volume IV
Technical Appendices
1999



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Evaluation of the Federal Direct Loan Program

Repayment Survey of Borrowers Participating in the Federal Direct Loan and Federal Family Education Loan Programs

Volume Two: Technical Appendices

Contract No. EA93085001

Submitted to

U.S. Department of Education
OUS/Planning and Evaluation Service
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1999

Appendix A

Responses Rates and Survey Methodology

Sample Design

This report is based on a nationally representative sample of 3,000 borrowers in repayment who originated their loans between July 1, 1994 and June 30, 1997. The population was stratified into three groups, borrowers in repayment with only direct Loans, borrowers in repayment with only FFEL loans, and borrowers in repayment with both kinds of loans. One third of the sample was selected from each group.

The frame for the survey was the National Student Loan Data System (NSLDS). Using the last four digits of an individual's Social Security Number, Poisson sampling was used to first extract FFEL borrowers and Direct Loan borrowers, with specific patterns chosen as to avoid sleeking a borrower from both samples. Specifically, we used 45 patterns for FFEL and 140 patterns for Direct Loan, out of a total of 9,999 possible patterns for the last four digits of an individual's social security number (0000) was not used. The borrowers with both kinds of loans were then identified and combined to form a third group. From each of these three groups, 1,000 borrowers were then randomly subsampled.

To estimate the initial population in each group, the inverse of the sampling fraction was used. However, almost one-third of the borrowers in the original sample for whom eligibility for the survey could be determined were deemed ineligible, because they were either still in school or the grace period , or had no loans from the school of record. Hence if we define the population of interest as being those borrowers for whom a self –report and the NSLDS records agree they are eligible (i.e. out of school and in repayment) we ca estimate that population through the formula;

$$P=(9999/k)(mc/(c+i))$$

Where p is the population of the group, k is the number of patterns chosen, m is the sample selected by this procedure, c is the number of respondents determined to be eligible, and I is the number of respondents determined to be ineligible. The weight for each eligible respondent is p/c. The following table presents basic sample and estimated population figures:

	DIRECT LOANS	FFEL	BOTH
Estimated NLDS	604,082	3,211,901	207,979
Completes	458	324	546
Ineligible	243	141	157
Unresolved (NR)	299	535	297
Estimated eligible	393,279	2,231,646	160,651

Response Rates

To calculate the response rates for the three groups in our sample, we first eliminated individuals deemed out-of-scope, because they were either still enrolled in school or in the grace period, or had no loans from the school of record.[1] Somewhat surprisingly, this removed over 29 percent of the borrowers in our sample, despite the fact that NSLDS had listed them as "in repayment." Once these individuals were removed from the sample, the response rate for each type of borrower in repayment was defined simply as the number of completed interviews divided by the number of eligible respondents fo that group. As shown in the following table, our overall response rate was 64 percent, based on 1,328 completed interviews from and eligible population of 2,063 borrowers in repayment.

	DIRECT LOANS	FFEL	BOTH	ALL BORROWERS
Completes	458	324	546	1,328
Out-of-scope	346	276	223	845
Eligible	653	633	777	2063
Response Rate	70%	51%	70%	64%

[1] Prior to removing these individuals from the response rate calculations, we eliminated a single Direct Loan borrower and 91 FFEL borrowers from our sample because the Direct Loan and FFEL Servicers failed to provide us with information on these individuals. These individuals are listed as "unresolved" in the previous table.

Appendix B

Questionnaire and Item Frequencies Responses

Borrower Satisfaction With Exit Counseling

B1. How satisfied were you with the effectiveness of the exit counseling in helping you to understand the terms of your DL and/or FFEL?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Very satisfied	23.8	24.3	28.3	29.0	24.2	24.5	27.5	28.1
Somewhat satisfied	25.1	25.6	22.4	22.9	28.6	29.0	23.2	23.7
Somewhat dissatisfied	4.8	4.9	1.6	1.6	4.2	4.3	2.2	2.2
Very dissatisfied	2.0	2.0	3.4	3.5	1.6	1.7	3.1	3.2
Did not receive counseling	42.4	43.2	42.1	43.0	39.9	40.5	42.0	42.9
Don't Know	2.0	0.0	1.9	0.0	1.5	0.0	1.9	0.0
Refused	0.0	0.0	0.3	0.0	0.0	0.0	0.2	0.0

B2. Were the various loan repayment options explained to you during exit counseling?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	83.3	87.3	80.6	86.7	82.9	88.3	81.2	86.9
No	12.1	12.7	12.4	13.3	11.0	11.7	12.2	13.1
Don't Know	4.5	0.0	7.0	0.0	6.1	0.0	6.6	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

B3. Were other loan repayment terms and conditions explained to you during exit counseling?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	76.9	83.5	74.2	82.1	77.1	84.9	74.7	82.5
No	15.2	16.5	16.1	17.9	13.7	15.1	15.8	17.5
Don't Know	8.0	0.0	9.7	0.0	9.1	0.0	9.4	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

B4. Did you receive any printed information explaining your Federal loan(s) during exit counseling?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	86.4	93.8	86.0	94.7	89.0	93.3	86.2	94.5
No	5.7	6.2	4.8	5.3	6.4	6.7	5.1	5.5
Don't Know	8.0	0.0	9.1	0.0	4.6	0.0	8.7	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Borrower Satisfaction With Exit Counseling

B5. How satisfied were you with the printed information in terms of helping you to understand the terms of your loan? Were you...

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Very satisfied	49.6	51.4	55.0	56.1	49.7	50.7	53.9	55.1
Somewhat satisfied	43.0	44.5	37.5	38.2	42.5	43.4	38.6	39.4
Somewhat dissatisfied	3.1	3.2	3.8	3.8	5.8	5.9	3.8	3.9
Very dissatisfied	0.9	0.9	1.9	1.9	0.0	0.0	1.6	1.7
Don't Know	3.5	0.0	1.9	0.0	2.1	0.0	2.1	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Awareness of Loan Terms and Repayment Options

I would now like you to think about the terms of your loan.

C1. Can you please tell me three conditions under which you are allowed to defer repayment of your student loans?

Condition	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Attending school at least half-time	47.8	64.0	47.0	62.7	55.7	68.5	47.6	63.2
Pursuing a course of study related to a graduate degree	5.0	6.7	5.6	7.5	8.8	10.8	5.7	7.6
Disabled, pursuing a rehabilitation training program	8.7	11.7	8.1	10.8	11.9	14.6	8.4	11.2
Unable to find full-time employment	26.9	36.0	32.1	42.7	33.0	40.5	31.4	41.7
Economic hardship	33.8	45.3	34.6	46.1	38.8	47.7	34.7	46.1
Other	13.8	18.4	14.6	19.5	16.7	20.5	14.6	19.4
Don't Know	25.3	0.0	24.9	0.0	18.7	0.0	24.6	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

C2. Can you please tell me three possible consequences of defaulting on your Federal student loans?

Condition	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Adverse credit reports	45.6	73.9	46.4	70.6	52.6	72.7	46.7	71.2
Garnishment of wages	16.8	27.2	18.4	28.0	23.1	31.9	18.4	28.1
Litigation	12.4	20.1	11.8	18.0	11.5	15.9	11.9	18.2
Government keeps lottery winnings	0.0	0.0	0.3	0.5	0.2	0.3	0.3	0.4
Government keeps income tax refunds	10.9	17.7	12.8	19.4	12.6	17.5	12.5	19.1
Other	15.9	25.8	18.7	28.4	21.6	29.9	18.5	28.2
Don't Know	38.0	0.0	34.3	0.0	27.7	0.0	34.4	0.0
Refused	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Awareness of Loan Terms and Repayment Options

C3. The Department of Education offers student borrowers several different loan repayment options. Please tell me if you are familiar with the following repayment options:

Repayment Plan	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Standard repayment	66.6	90.8	53.6	84.3	78.4	92.6	56.9	85.9
Income contingent/sensitive	36.9	50.3	27.1	42.6	50.5	59.7	29.8	45.1
Extended	39.3	53.6	22.4	35.3	50.4	59.5	26.4	39.9
Graduated	35.6	48.5	22.4	35.3	47.8	56.5	25.8	38.9
Don't know	26.2	0.0	36.4	0.0	15.2	0.0	33.8	0.0
Refused	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0

C4. What is the **maximum** amount of time allowed to pay off student loans under each of the following repayment plans, that is, without any deferment or forbearance agreement?

C4A. The Standard Repayment Plan

Interval	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Less than 1 year	0.3	0.5	0.6	0.9	0.2	0.3	0.5	0.8
1 year, but less than 5 years	3.6	5.8	0.6	0.9	0.7	1.0	1.1	1.7
5 years, but less than 10 years	3.6	5.8	4.1	6.4	3.5	5.1	3.9	6.2
10 Years	43.0	68.6	52.3	82.6	49.1	70.7	50.5	79.3
More than 10 years, but less than 25 years	10.5	16.8	4.1	6.4	11.4	16.5	5.7	9.0
25 years	1.3	2.1	0.0	0.0	0.9	1.3	0.3	0.5
More than 25 years	0.3	0.5	1.7	2.8	3.5	5.1	1.6	2.6
Don't Know	37.4	0.0	36.6	0.0	30.6	0.0	36.3	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Awareness of Loan Terms and Repayment Options

C4B. The Income Contingent/Sensitive Repayment Plan

Interval	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Less than 1 year	0.0	0.0	0.0	0.0	0.7	1.7	0.1	0.2
1 year, but less than 5 years	1.2	2.7	1.1	4.8	0.4	0.8	1.1	3.7
5 years, but less than 10 years	1.2	2.7	1.1	4.8	1.5	3.4	1.2	4.0
10 years	13.6	31.1	11.5	47.6	10.5	24.6	11.8	40.0
More than 10 years, but less than 25 years	18.3	41.9	5.7	23.8	19.3	44.9	9.3	31.5
25 years	3.6	8.1	0.0	0.0	5.1	11.9	1.1	3.8
More than 25 years	5.9	13.5	4.6	19.0	5.5	12.7	4.9	16.7
Don't Know	56.2	0.0	75.9	0.0	57.1	0.0	70.6	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

C4D. The Extended Repayment Plan Based on Your Loan Amount

Interval	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Less than 1 year	0.0	0.0	0.0	0.0	0.4	0.7	0.0	0.1
1 year, but less than 5 years	1.7	3.7	1.4	4.8	0.4	0.7	1.3	3.8
5 years, but less than 10 years	3.9	8.5	2.8	9.5	2.5	4.6	3.0	8.4
More than 10 years, but less than 25 years	7.2	15.9	8.3	28.6	6.9	12.4	7.9	22.4
25 years	25.6	56.1	15.3	52.4	39.6	71.2	20.1	56.6
More than 25 years	7.2	15.9	1.4	4.8	5.8	10.5	3.1	8.7
Don't Know	54.4	0.0	70.8	0.0	44.4	0.0	64.5	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

C4E. The Graduated Repayment Plan Based on Your Loan Amount

Interval	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Less than 1 year	0.6	1.4	1.4	3.3	0.4	0.9	1.1	2.7
1 year, but less than 5 years	1.2	2.7	0.0	0.0	0.8	1.8	0.3	0.8
5 years, but less than 10 years	6.1	13.5	4.2	10.0	4.2	10.0	4.6	10.7
More than 10 years, but less than 25 years	11.7	25.7	22.2	53.3	13.0	30.9	19.2	45.2
25 years	22.7	50.0	11.1	26.7	20.3	48.2	14.4	33.8
More than 25 years	3.1	6.8	2.8	6.7	3.4	8.2	2.9	6.8
Don't Know	54.6	0.0	58.3	0.0	57.9	0.0	57.6	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Loan Consolidation

D1. Have you attempted to consolidate your student loans?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	12.2	12.3	15.6	15.9	24.5	24.7	15.6	15.9
No	86.9	87.7	82.6	84.1	74.7	75.3	82.7	84.1
Don't Know	0.7	0.0	1.6	0.0	0.7	0.0	1.4	0.0
Refused	0.2	0.0	0.3	0.0	0.0	0.0	0.3	0.0

D2. Which of the following statements best describes your situation with respect to consolidation?

Situation	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Initiated consolidation and voluntarily withdrew	8.9	9.1	4.0	4.1	8.2	8.4	4.9	5.0
Initiated consolidation and it is currently in progress	26.8	27.3	10.0	10.2	29.9	30.5	13.7	13.9
Attempted to consolidate, but was unsuccessful	21.4	21.8	14.0	14.3	29.1	29.8	16.2	16.5
Successfully consolidated Federal student loans	41.1	41.8	70.0	71.4	30.6	31.3	63.2	64.5
Don't Know	1.8	0.0	2.0	0.0	2.2	0.0	2.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

D3. Have you consolidated or attempted to consolidate your loans into the Federal Direct Loan Program or into the Federal Family Education Loan Program ?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	69.6	90.7	54.0	77.1	76.9	92.0	57.8	80.3
No	7.1	9.3	16.0	22.9	6.7	8.0	14.2	19.7
Don't Know	23.2	0.0	30.0	0.0	16.4	0.0	28.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Loan Consolidation

D4. When did you first send in your application to consolidate? Please tell me the month and year, if possible.

Time Period	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
January through June, 1994	0.0	0.0	2.0	2.6	0.0	0.0	1.6	2.1
July through December, 1994	0.0	0.0	2.0	2.6	0.8	1.0	1.7	2.2
January through June, 1995	5.4	7.0	4.0	5.3	1.5	1.9	3.9	5.1
July through December, 1995	1.8	2.3	0.0	0.0	1.5	1.9	0.3	0.4
January through June, 1996	3.6	4.7	12.0	15.8	6.0	7.6	10.5	13.8
July through December, 1996	12.5	16.3	10.0	13.2	10.5	13.3	10.3	13.5
January through June, 1997	14.3	18.6	18.0	23.7	18.0	22.9	17.6	23.0
July through December, 1997	25.0	32.6	22.0	28.9	27.8	35.2	22.9	29.9
January through June, 1998	12.5	16.3	6.0	7.9	12.8	16.2	7.3	9.6
July through December, 1998	1.8	2.3	0.0	0.0	0.0	0.0	0.2	0.3
Don't know	23.2	0.0	24.0	0.0	21.1	0.0	23.6	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Loan Consolidation

D5. When did you actually consolidate your student loans? Please tell me the month and year, if possible.

Time Period	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
January through June, 1994	0.0	0.0	2.8	3.8	0.0	0.0	2.5	3.4
July through December, 1994	0.0	0.0	2.8	3.8	0.0	0.0	2.5	3.4
January through June, 1995	8.7	13.3	0.0	0.0	2.4	2.7	0.7	1.0
July through December, 1995	0.0	0.0	0.0	0.0	4.9	5.4	0.2	0.3
January through June, 1996	0.0	0.0	0.0	0.0	7.3	8.1	0.3	0.4
July through December, 1996	4.3	6.7	22.2	30.8	7.3	8.1	20.3	28.0
January through June, 1997	8.7	13.3	8.3	11.5	14.6	16.2	8.6	11.9
July through December, 1997	30.4	46.7	13.9	19.2	24.4	27.0	15.5	21.4
January through June, 1998	13.0	20.0	22.2	30.8	29.3	32.4	21.9	30.2
July through December, 1998	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Don't know	34.8	0.0	27.8	0.0	9.8	0.0	27.5	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Loan Consolidation

D5a. Did you start making payments on any of the loans you included in your consolidation prior to actually consolidating your loans?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	39.1	40.9	44.4	47.1	73.2	73.2	45.3	47.8
No	56.5	59.1	50.0	52.9	26.8	26.8	49.5	52.2
Don't Know	4.3	0.0	5.6	0.0	0.0	0.0	5.2	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

D5b. Are you currently making payments of your consolidated loan?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	73.9	77.3	88.9	91.4	85.4	85.4	87.7	90.2
No	21.7	22.7	8.3	8.6	14.6	14.6	9.5	9.8
Don't Know	4.3	0.0	2.8	0.0	0.0	0.0	2.8	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

D6. Why did you decide to consolidate your student loans?

Reason for Consolidation	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Unable to afford multiple loan payments each month	26.8	29.4	24.0	24.5	26.1	26.7	24.5	25.2
More convenient to make only one loan payment	55.4	60.8	60.0	61.2	66.4	67.9	60.1	61.8
Option recommended by a relative or friend	0.0	0.0	2.0	2.0	0.7	0.8	1.7	1.7
Wanted lower interest payments	5.4	5.9	10.0	10.2	10.4	10.7	9.5	9.8
Other	10.7	11.8	16.0	16.3	9.0	9.2	14.8	15.2
Don't Know	8.9	0.0	2.0	0.0	2.2	0.0	2.8	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Loan Repayment

E1. Now I'm going to ask you a few questions about your choice of repayment plans, and your repayment experiences, for your Federal Direct student loan.

When did you start repaying your Federal Direct student loan? Please tell me the month and year when you began repayment, if possible.

Time Period	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
January through June, 1994	0.0	0.0	0.4	0.5	0.0	0.0	0.3	0.4
July through December, 1994	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
January through June, 1995	2.8	3.1	2.7	3.0	0.2	0.3	2.5	2.8
July through December, 1995	5.4	5.9	14.6	16.3	1.9	2.0	12.4	13.8
January through June, 1996	6.5	7.1	11.5	12.9	6.4	6.8	10.4	11.6
July through December, 1996	13.0	14.2	15.0	16.8	22.8	24.6	15.2	16.9
January through June, 1997	16.1	17.6	9.3	10.4	18.8	20.3	10.9	12.1
July through December, 1997	36.4	39.8	24.8	27.7	33.4	35.9	27.1	30.1
January through June, 1998	11.3	12.3	10.2	11.4	9.2	9.9	10.3	11.4
July through December, 1998	0.0	0.0	0.9	1.0	0.2	0.3	0.7	0.8
Don't know	8.2	0.0	10.6	0.0	7.1	0.0	10.0	0.0
Refused	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Loan Repayment

E1_C1. Now I'm going to ask you a few questions about your choice of repayment plans, and your repayment experiences, for your Federal Direct student loan. When answering these questions please think about the Direct student loan you had prior to consolidating your loans.

When did you start repaying your Federal Direct student loan? Please tell me the month and year when you began repayment, if possible.

Repayment Plan	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
January through June, 1994	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
July through December, 1994	0.0	0.0	0.0	0.0	3.7	3.7	0.3	0.3
January through June, 1995	11.1	11.1	0.0	0.0	11.1	11.1	1.6	1.9
July through December, 1995	0.0	0.0	15.4	18.2	7.4	7.4	13.7	15.7
January through June, 1996	0.0	0.0	23.1	27.3	11.1	11.1	20.5	23.6
July through December, 1996	33.3	33.3	23.1	27.3	25.9	25.9	24.0	27.7
January through June, 1997	22.2	22.2	15.4	18.2	18.5	18.5	16.1	18.5
July through December, 1997	33.3	33.3	0.0	0.0	18.5	18.5	3.8	4.4
January through June, 1998	0.0	0.0	7.7	9.1	3.7	3.7	6.8	7.9
July through December, 1998	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Don't know	0.0	0.0	15.4	0.0	0.0	0.0	13.1	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Loan Repayment

E2. What type of repayment plan do you currently have for your student loan?

Time Period	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Standard	67.2	86.2	66.5	92.4	76.4	85.0	67.3	90.9
Extended	4.1	5.3	0.4	0.6	4.0	4.4	1.2	1.6
Graduated	5.0	6.4	2.9	4.1	7.7	8.6	3.5	4.8
Income contingent/sensitive	1.7	2.1	2.1	2.9	1.1	1.2	2.0	2.7
Other	0.0	0.0	0.0	0.0	0.7	0.7	0.0	0.1
Don't Know	21.8	0.0	28.0	0.0	10.2	0.0	26.0	0.0
Refused	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Loan Repayment

E3. Why did you select this repayment option?

Reason	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Like having a standard amount to pay each month	22.6	25.4	16.3	19.0	20.4	22.0	17.6	20.3
Wanted my loan amount to be consistent with my earnings	8.5	9.5	5.8	6.8	7.6	8.2	6.4	7.4
Uncertain about my future earnings	3.2	3.6	4.1	4.8	2.9	3.2	3.8	4.4
Wanted to pay off loan(s) as quickly as possible	13.4	15.1	15.1	17.7	18.9	20.4	15.1	17.5
Wanted smaller payments initially, with increased payments later	4.6	5.2	2.3	2.7	5.9	6.4	3.0	3.4
Option has attractive loan features	3.2	3.6	1.2	1.4	2.5	2.7	1.6	1.8
Wanted smaller installments over a longer period	4.2	4.8	2.3	2.7	4.7	5.0	2.8	3.2
Wanted to consolidate all loan payments into one.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
This option was easier to understand	4.9	5.6	1.7	2.0	5.9	6.4	2.6	3.0
Option recommended by a relative or friend	0.7	0.8	0.6	0.7	0.2	0.3	0.6	0.7
Wanted low interest payments	4.6	5.2	4.7	5.4	7.4	8.0	4.9	5.6
Unaware of other options	7.4	8.3	12.2	14.3	10.1	10.9	11.3	13.1
No options provided	7.1	7.9	6.4	7.5	4.2	4.5	6.3	7.3
Other	16.3	18.3	22.7	26.5	15.2	16.4	21.1	24.4
Don't know	11.0	0.0	14.5	0.0	7.4	0.0	13.4	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Loan Repayment

E4. Have you changed repayment plans?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	3.0	3.1	1.3	1.3	5.3	5.4	1.8	1.8
No	95.0	96.9	98.3	98.7	93.4	94.6	97.5	98.2
Don't Know	1.4	0.0	0.4	0.0	1.3	0.0	0.6	0.0
Refused	0.6	0.0	0.0	0.0	0.0	0.0	0.1	0.0

E5. What was your previous loan repayment option?

Repayment Plan	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Standard repayment	54.5	85.7	66.7	100.0	70.8	85.0	64.4	93.3
Extended	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Graduated	0.0	0.0	0.0	0.0	12.5	15.0	2.4	3.4
Income Contingent/Sensitive	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	9.1	14.3	0.0	0.0	0.0	0.0	2.3	3.3
Don't know	36.4	0.0	33.3	0.0	16.7	0.0	30.9	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

E14. Do you know where to send your loan payment?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	72.7	72.7	96.4	96.4	93.1	93.1	96.0	96.0
No	27.3	27.3	3.6	3.6	6.9	6.9	4.0	4.0
Don't Know	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Loan Repayment

E15. How may times has the address to where you send your loan payment changed?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
One time	0.0	0.0	21.7	22.5	10.3	13.6	21.2	22.1
Two times	0.0	0.0	8.4	8.8	3.4	4.5	8.2	8.6
Three or more times	0.0	0.0	3.6	3.8	6.9	9.1	3.6	3.8
Has not changed	90.9	100.0	62.7	65.0	55.2	72.7	63.0	65.6
Don't Know	9.1	0.0	3.6	0.0	24.1	0.0	4.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

E6. Have you experienced any problems during your repayment period?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	26.2	26.2	20.9	20.9	26.7	26.8	22.1	22.1
No	73.6	73.8	79.1	79.1	72.8	73.2	77.9	77.9
Don't Know	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.0
Refused	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Loan Repayment

E7. What types of problems did you encounter?

Problem	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Difficulty in making payments	38.5	38.9	38.0	38.8	33.1	33.3	37.7	38.4
Difficulty in reaching servicer	0.0	0.0	4.0	4.1	5.0	5.0	3.4	3.4
Change of address form was ignored	11.5	11.6	4.0	4.1	8.3	8.3	5.6	5.7
Inaccurate amount billed	6.3	6.3	4.0	4.1	9.1	9.2	4.8	4.9
Inaccurate amount recorded	5.2	5.3	2.0	2.0	6.6	6.7	2.9	3.0
Unable to change repayment plan to meet current income level	1.0	1.1	0.0	0.0	1.7	1.7	0.3	0.3
Difficulty in obtaining deferments	2.1	2.1	4.0	4.1	4.1	4.2	3.7	3.7
Difficulty in making forbearance agreements	3.1	3.2	2.0	2.0	1.7	1.7	2.2	2.2
Difficulty in consolidating loans	2.1	2.1	2.0	2.0	8.3	8.3	2.5	2.5
Other	40.6	41.1	42.0	42.9	38.0	38.3	41.5	42.2
Don't Know	1.0	0.0	2.0	0.0	0.8	0.0	1.7	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

E8. Were you able to resolve the problems in a satisfactory manner?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	62.1	63.4	60.0	60.0	50.4	51.7	59.6	60.0
Somewhat	14.7	15.1	14.0	14.0	20.7	21.2	14.6	14.7
No	21.1	21.5	26.0	26.0	26.4	27.1	25.2	25.3
Don't Know	1.1	0.0	0.0	0.0	2.5	0.0	0.4	0.0
Refused	1.1	0.0	0.0	0.0	0.0	0.0	0.2	0.0

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Loan Repayment

E19. Now I'm going to ask you a few questions about your choice of repayment plans, and your repayment experiences, for your consolidated student loan.

When did you start repaying your consolidated student loan? Please tell me the month and year when you began repayment, if possible.

Time Period	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
January through June, 1994	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
July through December, 1994	0.0	0.0	3.1	3.3	0.0	0.0	2.8	3.0
January through June, 1995	5.9	6.7	3.1	3.3	2.9	2.9	3.3	3.5
July through December, 1995	0.0	0.0	3.1	3.3	5.7	5.9	3.0	3.3
January through June, 1996	0.0	0.0	3.1	3.3	8.6	8.8	3.2	3.4
July through December, 1996	5.9	6.7	21.9	23.3	5.7	5.9	20.3	21.7
January through June, 1997	17.6	20.0	15.6	16.7	14.3	14.7	15.7	16.8
July through December, 1997	47.1	53.3	12.5	13.3	31.4	32.4	15.3	16.4
January through June, 1998	11.8	13.3	28.1	30.0	28.6	29.4	27.2	29.0
July through December, 1998	0.0	0.0	3.1	3.3	0.0	0.0	2.8	3.0
Don't know	11.8	0.0	6.3	0.0	2.9	0.0	6.4	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Loan Repayment

E20a. What type of repayment plan do you currently have for your consolidated loan?

Repayment Plan	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Standard	70.6	75.0	46.7	58.3	60.0	61.8	48.8	59.7
Extended	5.9	6.3	0.0	0.0	14.3	14.7	1.0	1.2
Graduated	5.9	6.3	20.0	25.0	20.0	20.6	19.1	23.4
Income contingent/sensitive	11.8	12.5	10.0	12.5	2.9	2.9	9.8	12.0
Other	0.0	0.0	3.3	4.2	0.0	0.0	3.0	3.6
Don't Know	5.9	0.0	20.0	0.0	2.9	0.0	18.4	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Loan Repayment

F21 Why did you select this repayment option?

Reason	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Like having a standard amount to pay each month	25.0	30.8	4.2	4.3	8.8	8.8	5.9	6.2
Wanted my loan amount to be consistent with my earnings	6.3	7.7	12.5	13.0	17.6	17.6	12.3	13.0
Uncertain about my future earnings	6.3	7.7	4.2	4.3	2.9	2.9	4.3	4.5
Wanted to pay off loan(s) as quickly as possible	12.5	15.4	25.0	26.1	23.5	23.5	24.0	25.3
Wanted smaller payments initially, with increased payments later	0.0	0.0	16.7	17.4	17.6	17.6	15.5	16.3
Option has attractive loan features	6.3	7.7	0.0	0.0	8.8	8.8	0.9	1.0
Wanted smaller installments over a longer period	0.0	0.0	4.2	4.3	5.9	5.9	4.0	4.2
Wanted to consolidate all loan payments into one.	0.0	0.0	0.0	0.0	2.9	2.9	0.2	0.2
This option was easier to understand	12.5	15.4	4.2	4.3	5.9	5.9	4.9	5.1
Option recommended by a relative or friend	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wanted low interest payments	6.3	7.7	4.2	4.3	5.9	5.9	4.4	4.6
Unaware of other options	0.0	0.0	12.5	13.0	2.9	2.9	11.1	11.7
No options provided	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	12.5	15.4	20.8	21.7	11.8	11.8	19.8	20.8
Don't Know	18.8	0.0	4.2	0.0	0.0	0.0	5.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Loan Repayment

E22. Have you changed repayment plans?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	0.0	0.0	9.4	9.4	0.0	0.0	8.4	8.4
No	100.0	100.0	90.6	90.6	100.0	100.0	91.6	91.6
Don't Know	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

E23. What was your previous loan repayment option for your consolidated loan?

Repayment Plan	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Standard	0.0	0.0	33.3	50.0	0.0	0.0	33.3	50.0
Extended	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Graduated	0.0	0.0	33.3	50.0	0.0	0.0	33.3	50.0
Income contingent/sensitive	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	33.3	0.0	0.0	0.0	33.3	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

E24. Do you know where to send your loan payment?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Loan Repayment

E25. How many times has the address to where you send your loan payment changed?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
One time	0.0	0.0	7.1	7.1	20.0	22.2	7.5	7.5
Two times	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Three or more times	0.0	0.0	0.0	0.0	10.0	11.1	0.3	0.3
Has not changed	100.0	100.0	92.9	92.9	60.0	66.7	92.0	92.2
Don't Know	0.0	0.0	0.0	0.0	10.0	0.0	0.3	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

E26. Have you experienced any problems during your repayment period?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	0.0	0.0	12.5	12.5	22.9	22.9	12.2	12.2
No	100.0	100.0	87.5	87.5	77.1	77.1	87.8	87.8
Don't Know	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Loan Repayment

E27. What types of problems did you encounter?

Problem	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Difficulty in making payments	0.0	0.0	50.0	50.0	37.5	37.5	49.0	49.0
Difficulty in reaching servicer	0.0	0.0	0.0	0.0	12.5	12.5	1.0	1.0
Change of address form was ignored	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Inaccurate amount billed	0.0	0.0	0.0	0.0	12.5	12.5	1.0	1.0
Inaccurate amount recorded	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unable to change repayment plan to meet current income level	0.0	0.0	0.0	0.0	12.5	12.5	1.0	1.0
Difficulty in obtaining deferments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Difficulty in making forbearance agreements	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Difficulty in consolidating loans	0.0	0.0	0.0	0.0	50.0	50.0	3.9	3.9
Other	0.0	0.0	50.0	50.0	50.0	50.0	50.0	50.0
Don't Know	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

E28. Were you able to resolve the problems in a satisfactory manner?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	0.0	0.0	75.0	75.0	37.5	37.5	72.1	72.1
Somewhat	0.0	0.0	25.0	25.0	37.5	37.5	26.0	26.0
No	0.0	0.0	0.0	0.0	25.0	25.0	2.0	2.0
Don't Know	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Contacts With Department of Ed Regarding Repayment (DL & FFEL)

F1_C0. The next few questions ask about specific contacts or communications that you have had with the Department of Education and or its loan servicer regarding repayment of your Loan.

Have you ever contacted the Department of Education or its loan servicer regarding repayment of your student Loan?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	56.6	57.2	30.5	30.6	59.2	59.4	36.1	36.3
No	42.3	42.8	69.1	69.4	40.4	40.6	63.4	63.7
Don't Know	0.7	0.0	0.4	0.0	0.4	0.0	0.4	0.0
Refused	0.5	0.0	0.0	0.0	0.0	0.0	0.1	0.0

F1_C1. The next few questions ask about specific contacts or communications that you have had with the Department of Education and or its loan servicer regarding repayment of your Loan. When answering these questions please think about the Loan you had prior to consolidating your loans.

Have you ever contacted the Department of Education or its loan servicer regarding repayment of your Loan?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	66.7	66.7	50.0	50.0	56.7	58.6	51.5	51.6
No	33.3	33.3	50.0	50.0	40.0	41.4	48.3	48.4
Don't Know	0.0	0.0	0.0	0.0	3.3	0.0	0.2	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Contacts With Department of Ed Regarding Repayment (DL & FFEL)

F2. What was the reason or reasons you contacted the Department of Education or its loan servicer regarding repaying your Loan?

Reason	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Explanation of loan terms	14.3	14.5	6.3	6.3	19.9	20.3	9.4	9.4
Change of address	15.9	16.1	11.6	11.6	12.3	12.6	12.6	12.7
Loan deferment	30.6	30.9	36.8	36.8	26.6	27.1	34.5	34.6
Loan forbearance	10.7	10.8	9.5	9.5	14.6	14.8	10.2	10.3
Loan delinquency	4.8	4.8	3.2	3.2	3.5	3.5	3.5	3.6
Loan default	1.2	1.2	1.1	1.1	0.6	0.6	1.0	1.0
Other	46.8	47.4	45.3	45.3	47.8	48.7	45.9	46.1
Don't know	1.2	0.0	0.0	0.0	1.9	0.0	0.4	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

F3. On occasions when you have contacted the Department of Education or its loan servicer regarding your student loan, how satisfied have you been?

Please rate each of the following statements that pertain to your satisfaction on a scale of one to five, with one being the lowest and five being the highest.

F3a. The helpfulness of customer service representatives

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	1.6	1.6	2.1	2.2	1.6	1.6	1.9	2.0
2	3.6	3.7	3.2	3.4	4.7	4.9	3.4	3.6
Middle	14.3	14.8	10.5	11.2	14.9	15.3	11.8	12.4
4	24.6	25.4	27.4	29.2	33.9	34.7	27.4	28.9
Highest	52.8	54.5	50.5	53.9	42.4	43.5	50.3	53.0
Don't Know	3.2	0.0	6.3	0.0	2.5	0.0	5.3	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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F3b. The courtesy of customer service representatives

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	0.4	0.4	1.1	1.1	0.6	0.6	0.9	0.9
2	2.0	2.0	3.2	3.3	1.6	1.6	2.7	2.9
Middle	10.3	10.7	9.5	9.9	11.1	11.4	9.8	10.2
4	25.4	26.2	27.4	28.6	34.2	35.1	27.6	28.7
Highest	58.7	60.7	54.7	57.1	50.0	51.3	55.2	57.4
Don't Know	3.2	0.0	4.2	0.0	2.5	0.0	3.8	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

F3c. The level of knowledge of customer service representatives

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	2.4	2.5	1.1	1.1	3.2	3.3	1.6	1.6
2	1.2	1.2	2.1	2.2	4.1	4.3	2.1	2.2
Middle	15.9	16.6	16.8	17.8	17.7	18.4	16.7	17.6
4	24.2	25.3	24.2	25.6	32.6	33.8	25.0	26.3
Highest	52.0	54.4	50.5	53.3	38.9	40.3	49.7	52.3
Don't Know	4.4	0.0	5.3	0.0	3.5	0.0	4.9	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

F3d. The timeliness in processing or addressing your requests

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	8.3	8.7	3.2	3.3	9.2	9.4	4.9	5.1
2	6.0	6.2	5.3	5.5	8.2	8.4	5.7	5.9
Middle	15.5	16.2	14.7	15.4	21.8	22.3	15.6	16.2
4	24.6	25.7	22.1	23.1	25.6	26.2	23.0	24.0
Highest	41.3	43.2	50.5	52.7	32.9	33.7	46.8	48.7
Don't Know	4.4	0.0	4.2	0.0	2.2	0.0	4.1	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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F3e. The accuracy of the information you received

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	4.0	4.2	0.0	0.0	4.1	4.2	1.3	1.3
2	3.6	3.8	6.3	6.7	3.8	3.9	5.5	5.7
Middle	11.5	12.1	14.7	15.6	13.3	13.7	13.9	14.6
4	15.1	15.8	16.8	17.8	25.6	26.4	17.3	18.2
Highest	61.1	64.2	56.8	60.0	50.3	51.8	57.2	60.1
Don't Know	4.8	0.0	5.3	0.0	2.8	0.0	4.9	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

F3f. The usefulness of the information in meeting your needs

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	4.8	5.0	2.1	2.2	5.1	5.2	3.0	3.1
2	3.2	3.3	5.3	5.4	3.8	3.9	4.7	4.8
Middle	11.9	12.6	11.6	12.0	14.2	14.7	11.9	12.4
4	19.0	20.1	28.4	29.3	28.5	29.4	26.3	27.3
Highest	56.0	59.0	49.5	51.1	45.3	46.7	50.5	52.4
Don't Know	5.2	0.0	3.2	0.0	2.8	0.0	3.6	0.0
Refused	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0

F4. Overall, how satisfied are you with any contacts that you have had with the Department of Education or its loan servicer regarding your loan repayment?
Are you:

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Very satisfied	53.2	53.2	57.9	57.9	45.9	46.0	55.7	55.7
Somewhat satisfied	37.3	37.3	33.7	33.7	39.6	39.7	35.1	35.1
Somewhat dissatisfied	5.6	5.6	7.4	7.4	9.2	9.2	7.1	7.1
Very dissatisfied	4.0	4.0	1.1	1.1	5.1	5.1	2.1	2.1
Don't Know	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Contacts With Other Service Providers Regarding Repayment (FFEL Only)

H1. The next few questions ask about specific contacts or communications that you have had with your lender, your guaranty agency, or your servicer regarding repayment of your Federal Family Education Loan.

Have you ever contacted your lender, guaranty agency, or loan servicer regarding repayment of your Federal Family Education Loan?

	FFEL	
	Total	Valid
Yes	50.0	50.0
No	50.0	50.0
Don't Know	0.0	0.0
Refused	0.0	0.0

H2. What was the reason or reasons you contacted your lender, guaranty agency, or loan servicer regarding repaying your FFEL loan?

Reason	FFEL	
	Total	Valid
Explanation of loan terms	5.9	6.0
Change of address	5.9	6.0
Loan deferment	33.3	34.0
Loan forbearance	5.9	6.0
Loan delinquency	2.0	2.0
Loan default	0.0	0.0
Other	45.1	46.0
Don't know	0.0	0.0
Refused	2.0	0.0

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Contacts With Other Service Providers Regarding Repayment (FFEL Only)

H3A. On occasion when you have contacted your lender, guaranty agency, or loan servicer regarding your FFEL loan, how satisfied have you been?

Please rate each of the following statements that pertain to your satisfaction on na scale of one to five, with one being the lowest and five being the highest

H3a. The helpfulness of customer service representatives

Satisfaction	FFEL	
	Total	Valid
Lowest	2.0	2.0
2	3.9	4.0
Middle	9.8	10.0
4	33.3	34.0
Highest	49.0	50.0
Don't Know	2.0	0.0
Refused	0.0	0.0

H3b. The courtesy of customer service representatives

Satisfaction	FFEL	
	Total	Valid
Lowest	0.0	0.0
2	7.8	8.0
Middle	7.8	8.0
4	25.5	26.0
Highest	56.9	58.0
Don't Know	2.0	0.0
Refused	0.0	0.0

H3c. The level of knowledge of customer service representatives

Satisfaction	FFEL	
	Total	Valid
Lowest	5.9	6.0
2	2.0	2.0
Middle	13.7	14.0
4	21.6	22.0
Highest	54.9	56.0
Don't Know	2.0	0.0
Refused	0.0	0.0

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Contacts With Other Service Providers Regarding Repayment (FFEL Only)

H3d. The timeliness in processing or addressing your requests

Satisfaction	FFEL	
	Total	Valid
Lowest	5.9	6.0
2	7.8	8.0
Middle	7.8	8.0
4	17.6	18.0
Highest	58.8	60.0
Don't Know	2.0	0.0
Refused	0.0	0.0

H3e. The accuracy of the information you received

Satisfaction	FFEL	
	Total	Valid
Lowest	3.9	3.9
2	5.9	5.9
Middle	5.9	5.9
4	19.6	19.6
Highest	64.7	64.7
Don't Know	0.0	0.0
Refused	0.0	0.0

H3f. The usefulness of the information in meeting your needs

Satisfaction	FFEL	
	Total	Valid
Lowest	3.9	4.1
2	2.0	2.0
Middle	17.6	18.4
4	21.6	22.4
Highest	51.0	53.1
Don't Know	3.9	0.0
Refused	0.0	0.0

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Contacts With Other Service Providers Regarding Repayment (FFEL Only)

H4. Overall, how satisfied are you with any contacts that you have had with your lender, your guaranty agency, or your servicer regarding your FFEL loan repayment?

	FFEL	
	Total	Valid
Very satisfied	62.7	62.7
Somewhat satisfied	23.5	23.5
Somewhat dissatisfied	5.9	5.9
Very dissatisfied	7.8	7.8
Don't Know	0.0	0.0
Refused	0.0	0.0

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Contacts With ED, Its Loan Servicer and/or Loan Origination Center and Other Service Providers for Borrowers Who Consolidated into DL or FFEL

I1. You mentioned earlier that you consolidated your student loans.

Have you every contacted the Department of Education regarding your consolidation?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	47.6	47.6	33.3	33.3	54.3	54.3	35.5	35.5
No	52.4	52.4	66.7	66.7	45.7	45.7	64.5	64.5
Don't Know	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

I2. Thinking strictly in terms of your loan consolidation experience, how would you rate your contact with the Department of Education? Please rate each of the following on a scale of one to five, with one being the lowest and five being the highest.

I.2A. The helpfulness of customer service representatives.

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	0.0	0.0	0.0	0.0	10.5	11.1	0.8	0.8
2	0.0	0.0	0.0	0.0	5.3	5.6	0.4	0.4
Middle	30.0	30.0	0.0	0.0	0.0	0.0	3.4	3.4
4	30.0	30.0	33.3	33.3	36.8	38.9	33.2	33.3
Highest	40.0	40.0	66.7	66.7	42.1	44.4	61.9	62.1
Don't Know	0.0	0.0	0.0	0.0	5.3	0.0	0.4	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

I.2B. The courtesy of customer service representatives.

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	10.0	10.0	0.0	0.0	10.5	11.1	1.9	1.9
Middle	20.0	20.0	0.0	0.0	5.3	5.6	2.6	2.6
4	30.0	30.0	22.2	22.2	36.8	38.9	24.2	24.3
Highest	40.0	40.0	77.8	77.8	42.1	44.4	71.0	71.2
Don't Know	0.0	0.0	0.0	0.0	5.3	0.0	0.4	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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I.2C. The level of knowledge of customer service representatives.

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0	15.8	16.7	1.2	1.2
Middle	30.0	30.0	22.2	22.2	10.5	11.1	22.2	22.3
4	40.0	40.0	11.1	11.1	21.1	22.2	15.1	15.1
Highest	30.0	30.0	66.7	66.7	47.4	50.0	61.2	61.4
Don't Know	0.0	0.0	0.0	0.0	5.3	0.0	0.4	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

I.2D. The timeliness in processing or addressing your requests.

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	10.0	10.0	0.0	0.0	10.5	10.5	1.9	1.9
2	0.0	0.0	0.0	0.0	10.5	10.5	0.8	0.8
Middle	40.0	40.0	0.0	0.0	26.3	26.3	6.4	6.4
4	30.0	30.0	44.4	44.4	15.8	15.8	40.7	40.7
Highest	20.0	20.0	55.6	55.6	36.8	36.8	50.2	50.2
Don't Know	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

I.2E. The accuracy of the information you received.

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	0.0	0.0	0.0	0.0	5.3	5.3	0.4	0.4
2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Middle	20.0	25.0	0.0	0.0	5.3	5.3	2.6	2.7
4	10.0	12.5	11.1	11.1	36.8	36.8	12.9	13.2
Highest	50.0	62.5	88.9	88.9	52.6	52.6	81.9	83.8
Don't Know	20.0	0.0	0.0	0.0	0.0	0.0	2.2	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Contacts With ED, Its Loan Servicer and/or Loan Origination Center and Other Service Providers for Borrowers Who Consolidated into DL or FFEL

I.2F. The usefulness of the information in meeting your needs.

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	0.0	0.0	11.1	11.1	5.3	5.3	9.4	9.5
Middle	10.0	11.1	0.0	0.0	21.1	21.1	2.7	2.7
4	40.0	44.4	22.2	22.2	31.6	31.6	24.9	25.2
Highest	40.0	44.4	66.7	66.7	42.1	42.1	61.9	62.6
Don't Know	10.0	0.0	0.0	0.0	0.0	0.0	1.1	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

I3. Did you have any contact with ED, your lender, your guaranty agency, or your loan servicer regarding your consolidation?

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Yes	0.0	0.0	75.0	75.0	25.0	25.0	72.9	72.9
No	100.0	100.0	25.0	25.0	75.0	75.0	27.1	27.1
Don't Know	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

I.4. Thinking strictly in terms of your loan consolidation experience, how would you rate your contact with your lender, guarantee agency, or loan servicer? Please rate each of the following on a scale of one to five, with one being the lowest and five being the highest.

I4A. The helpfulness of customer service representatives.

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	0.0	0.0	16.7	16.7	0.0	0.0	16.5	16.5
2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Middle	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	0.0	0.0	33.3	33.3	100.0	100.0	33.8	33.8
Highest	0.0	0.0	50.0	50.0	0.0	0.0	49.6	49.6
Don't Know	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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I.4B. The courtesy of customer service representatives.

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Middle	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	0.0	0.0	16.7	16.7	100.0	100.0	17.3	17.3
Highest	0.0	0.0	83.3	83.3	0.0	0.0	82.7	82.7
Don't Know	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

I.4C. The level of knowledge of customer service representatives.

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Middle	0.0	0.0	16.7	16.7	0.0	0.0	16.5	16.5
4	0.0	0.0	33.3	33.3	0.0	0.0	33.1	33.1
Highest	0.0	0.0	50.0	50.0	100.0	100.0	50.4	50.4
Don't Know	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

I.4D. The timeliness in processing or addressing your requests.

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Middle	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	0.0	0.0	16.7	16.7	100.0	100.0	17.3	17.3
Highest	0.0	0.0	83.3	83.3	0.0	0.0	82.7	82.7
Don't Know	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Contacts With ED, Its Loan Servicer and/or Loan Origination Center and Other Service Providers for Borrowers Who Consolidated into DL or FFEL

I.4E. The accuracy of the information you received.

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Middle	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	0.0	0.0	16.7	16.7	0.0	0.0	16.5	16.5
Highest	0.0	0.0	83.3	83.3	100.0	100.0	83.5	83.5
Don't Know	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

I.4F. The usefulness of the information in meeting your needs.

Satisfaction	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Lowest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Middle	0.0	0.0	16.7	16.7	0.0	0.0	16.5	16.5
4	0.0	0.0	0.0	0.0	100.0	100.0	0.7	0.7
Highest	0.0	0.0	83.3	83.3	0.0	0.0	82.7	82.7
Don't Know	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

I5. Since you have consolidated your loans, are you more or less satisfied with your overall loan repayment experience?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
More satisfied	18.2	22.2	76.5	81.3	81.0	81.0	72.6	77.6
Less satisfied	0.0	0.0	0.0	0.0	9.5	9.5	0.4	0.5
No difference	63.6	77.8	17.6	18.8	9.5	9.5	20.5	21.9
Don't Know	18.2	0.0	5.9	0.0	0.0	0.0	6.5	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Contacts With ED, Its Loan Servicer and/or Loan Origination Center and Other Service Providers for Borrowers Who Consolidated into DL or FFEL

I6. What problems, if any, have you experienced with your loan consolidation?

Problem	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Problems with customer service representatives	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Problems with timeliness	0.0	0.0	5.9	6.3	19.0	19.0	6.1	6.5
Confused about terms of consoldiation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Government temporarily stopped the consolidation process	0.0	0.0	0.0	0.0	4.8	4.8	0.2	0.2
Delays in processing of application	0.0	0.0	5.9	6.3	14.3	14.3	5.9	6.2
No problems with consolidation	63.6	70.0	64.7	68.8	47.6	47.6	63.8	67.8
Other	27.3	30.0	23.5	25.0	33.3	33.3	24.2	25.7
Don't know	9.1	0.0	5.9	0.0	0.0	0.0	5.8	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Satisfaction with Overall Loan Repayment Experience

K1. How satisfied are you with your overall loan repayment experience, including any consolidation experience you may have had?

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Very satisfied	43.2	44.2	48.0	49.2	39.0	39.9	46.8	48.0
Somewhat satisfied	42.1	43.1	40.5	41.5	44.3	45.3	41.0	42.0
Somewhat dissatisfied,	8.3	8.5	7.2	7.3	9.2	9.4	7.4	7.6
Very dissatisfied	4.1	4.2	1.9	1.9	5.3	5.4	2.4	2.4
Don't Know	2.0	0.0	2.5	0.0	2.0	0.0	2.4	0.0
Refused	0.2	0.0	0.0	0.0	0.2	0.0	0.0	0.0

K.2. How important were each of the following aspects in determining your **overall** satisfaction with your loan repayment experience - very important, somewhat important, somewhat unimportant, or not important at all.

K2a. Contacts with the Department of Education, its loan servicer, or its loan origination center.

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Very important	48.8	49.4	56.8	58.2	46.1	47.0	53.6	54.8
Somewhat important	40.2	40.7	29.6	30.4	39.8	40.6	33.4	34.1
Somewhat important	5.9	5.9	3.7	3.8	5.6	5.8	4.5	4.5
Very important	3.9	4.0	7.4	7.6	6.6	6.7	6.4	6.6
Not at all important	1.2	0.0	2.5	0.0	1.9	0.0	2.1	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

K2b. Contacts with the Department of Education

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Very important	80.0	80.0	30.0	30.0	31.3	33.3	31.5	31.6
Somewhat important	20.0	20.0	50.0	50.0	50.0	53.3	49.1	49.2
Somewhat important	0.0	0.0	10.0	10.0	12.5	13.3	9.8	9.8
Very important	0.0	0.0	10.0	10.0	0.0	0.0	9.4	9.4
Not at all important	0.0	0.0	0.0	0.0	6.3	0.0	0.2	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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K2c. Contacts with lenders, guaranty agencies, or loan servicers

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Very important	50.0	50.0	52.9	52.9	36.4	36.4	52.8	52.8
Somewhat important	50.0	50.0	35.3	35.3	63.6	63.6	35.7	35.7
Somewhat important	0.0	0.0	2.0	2.0	0.0	0.0	1.9	1.9
Very important	0.0	0.0	9.8	9.8	0.0	0.0	9.6	9.6
Not at all important	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

K2d. The effectiveness of exit counseling for you loan.

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Very important	37.6	38.1	39.7	39.9	32.2	32.6	38.9	39.2
Somewhat important	37.3	37.7	33.5	33.7	42.8	43.4	34.6	34.8
Somewhat important	13.7	13.9	16.2	16.3	13.4	13.6	15.7	15.8
Very important	10.2	10.3	10.1	10.1	10.3	10.4	10.1	10.2
Not at all important	0.8	0.0	0.6	0.0	1.3	0.0	0.6	0.0
Refused	0.4	0.0	0.0	0.0	0.0	0.0	0.1	0.0

K2e. Your Standard Repayment Plan.

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Very important	37.7	42.4	44.2	51.7	36.4	41.9	42.5	49.3
Somewhat important	39.0	43.9	29.7	34.7	40.9	47.0	32.1	37.3
Somewhat important	3.3	3.7	7.6	8.8	3.0	3.5	6.5	7.5
Very important	8.9	10.0	4.1	4.8	6.5	7.5	5.1	5.9
Not at all important	11.1	0.0	14.5	0.0	12.9	0.0	13.8	0.0
Refused	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0

K2e_02/K2e_05. Your Income Contingent/Sensitive Repayment Plan.

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Very important	15.4	34.7	21.8	54.3	14.9	29.9	20.0	47.8
Somewhat important	10.7	24.0	2.3	5.7	9.8	19.7	4.5	10.7
Somewhat important	1.2	2.7	1.1	2.9	3.6	7.3	1.4	3.3
Very important	17.2	38.7	14.9	37.1	21.5	43.1	16.0	38.1
Not at all important	54.4	0.0	59.8	0.0	49.1	0.0	57.8	0.0
Refused	1.2	0.0	0.0	0.0	1.1	0.0	0.3	0.0

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K2e_03. Your Extended Repayment Plan.

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Very important	17.2	36.5	18.1	48.1	17.5	32.9	17.8	43.2
Somewhat important	15.0	31.8	2.8	7.4	10.5	19.9	6.2	15.0
Somewhat important	2.8	5.9	1.4	3.7	4.0	7.5	2.0	4.8
Very important	12.2	25.9	15.3	40.7	21.1	39.7	15.3	37.0
Not at all important	52.2	0.0	62.5	0.0	46.2	0.0	58.5	0.0
Refused	0.6	0.0	0.0	0.0	0.7	0.0	0.2	0.0

K2e_04. Your Graduated Repayment Plan.

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Very important	17.8	33.7	25.0	54.5	17.6	31.9	22.8	47.3
Somewhat important	17.2	32.6	9.7	21.2	14.6	26.4	11.7	24.3
Somewhat important	2.5	4.7	1.4	3.0	3.8	6.9	1.9	3.9
Very important	15.3	29.1	9.7	21.2	19.2	34.7	11.8	24.5
Not at all important	46.6	0.0	54.2	0.0	43.7	0.0	51.6	0.0
Refused	0.6	0.0	0.0	0.0	1.1	0.0	0.2	0.0

K2f. Your experiences with loan consolidation

	DL		FFEL		Both		All	
	Total	Valid	Total	Valid	Total	Valid	Total	Valid
Very important	43.5	45.5	55.6	58.8	63.4	63.4	55.0	58.1
Somewhat important	43.5	45.5	27.8	29.4	29.3	29.3	28.9	30.5
Somewhat important	0.0	0.0	5.6	5.9	2.4	2.4	5.0	5.3
Very important	8.7	9.1	5.6	5.9	4.9	4.9	5.7	6.1
Not at all important	4.3	0.0	5.6	0.0	0.0	0.0	5.2	0.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

K3. In your opinion, what could be done to help student borrowers better understand the loan repayment process?

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Appendix C

Survey Questionnaire

EVALUATION OF THE FEDERAL DIRECT LOAN PROGRAM
1998 TELEPHONE SURVEY OF STUDENT BORROWERS IN REPAYMENT
Job #1555-20

Typographic Conventions:

[Off-script instructions to the interviewer are enclosed in square brackets]
{Instructions to the CATI programmer are enclosed in curly brackets}
Notes to questionnaire reviewer are in bold face type.

Special Instructions:
Uniform Coding --

"Other" answers as "77"
"Don't Know" answers as "88"
"Refused" answers as "99"

Programming Notes:

1. Special Call Dispositions:

   Terminal and non-terminal dispositions that are the same as the last borrower survey (October 1997 through January 1998) should be coded similarly

2. Interviewer Help Screens:

   Four interviewer help screens should be integrated into the questionnaire:

   a) Definition of Lenders, Guarantee Agencies, and Loan Servicers
      -- should be available to an interviewer at any point in the survey

   b) Definition of Direct and FFEL loans
      -- should be available to an interviewer at any point in the survey

   c) Repayment Plan Definitions
      -- should be available to an interviewer for questions B.9 (a & b) and C.2 (a & b)

   d) Repayment Provisions
      -- should be available to an interviewer for questions D.2, E.2, and F.2

   Text for these help screens is included in Appendix A.

3. Disposition 160 -- Establish as a non-terminal disposition called "Tracking Required". It will be a scheduled call back for 12/31/99. See previous borrower survey.

SECTION A: SCREENING QUESTIONS

A.1A Hello, may I please speak with {STUDENT FULL NAME}?

A.1A.1 Yes [Respondent Answered Phone]
A.1A.2 No [Other household member answered phone]

A.1A.2.1 [Respondent Available]
A.1A.2.2 [Respondent Unavailable or bad time] {Schedule Callback}

A.1A.3 Wrong Number [Politely End Interview] {Goto Disposition 160 Screen}
A.1A.88 [DK] [Refusal Statement] {Skip to TERMINATION SCREEN}
A.1A.99 [Refused] [Refusal Statement] {Skip to TERMINATION SCREEN}

{INTRODUCTION}

Hello. This is [INTERVIEWER NAME] calling from Macro International on behalf of the U.S. Department of Education. As part of a national study, the Department of Education has asked our organization to conduct a survey among borrowers in the Federal student loan programs to ask about their experiences and to see how satisfied they are with the student loan programs.

It is estimated that this survey will take no longer than 15 minutes to complete. Of course, your participation is completely voluntary, but we would really appreciate your opinions.

First of all, I would like to verify the following information:

A.1 Did you attend {SCHOOL NAME} at any time between July 1, 1994 and June 30, 1997?

A.1.1 YES
A.1.2 NO {SKIP TO A.6}
A.1.88 [DK] {SKIP TO A.6}
A.1.99 REFUSED {SKIP TO A.6}

A.2 Are you presently a student at {SCHOOL NAME} or any other higher education institution?

A.2.1 YES {SKIP TO TERMINATION SCREEN}
A.2.2 NO
A.2.88 [DK] {SKIP TO TERMINATION SCREEN}
A.2.99 REFUSED {SKIP TO TERMINATION SCREEN}

A.3 Did you have at least one Federal student loan for tuition or other expenses at {SCHOOL NAME} between July 1, 1994 and June 30, 1997?

A.3.1 YES {SKIP TO A.5}
A.3.2 NO
A.3.88 [DK]
A.3.99 REFUSED

A.4 Did you have at least one Federal student loan at any school other than {SCHOOL NAME} between July 1, 1994 and June 30, 1997?

A.4.1 YES
A.4.2 NO {SKIP TO TERMINATION SCREEN}
A.4.88 [DK] {SKIP TO TERMINATION SCREEN}
A.4.99 [REFUSED] {SKIP TO TERMINATION SCREEN}

A.5 Which of the following types of Federal loans did you have for tuition or other expenses between July 1, 1994 and June 30, 1997?

[Read List]

{MUL= 4}

A.5.1 A Federal Direct Subsidized Stafford Loan
A.5.2 A Federal Direct Unsubsidized Stafford Loan
A.5.3 A Federal Family Education Subsidized Stafford Loan
A.5.4 A Federal Family Education Unsubsidized Stafford Loan
A.5.88 [DK]
A.5.99 Refused

{SKIP TO LABEL A.1}

A.6 Are you presently a student at any other higher education institution?

A.6.1 YES {SKIP TO TERMINATION SCREEN}
A.6.2 NO

A.6.88 [DK] {SKIP TO TERMINATION SCREEN}
A.6.99 REFUSED {SKIP TO TERMINATION SCREEN}

A.7 Did you have at least one Federal student loan for tuition or other expenses at any school between July 1, 1994 and June 30, 1997?

A.7.1 YES
A.7.2 NO {SKIP TO TERMINATION SCREEN}
A.7.88 DK {SKIP TO TERMINATION SCREEN}
A.7.99 REFUSED {SKIP TO TERMINATION SCREEN}

A.8 Which of the following types of Federal loans did you have for tuition or other between July 1, 1994 and June 30, 1997?

[Read list]

{MUL= 4}

A.8.1A Federal Direct Subsidized Stafford Loan
A.8.2A Federal Direct Unsubsidized Stafford Loan
A.8.3A Federal Family Education Subsidized Stafford Loan
A.8.4A Federal Family Education Unsubsidized Stafford Loan
A.8.88 [DK]
A.8.99 Refused

Note: We are assuming that the loan or loans that will be discussed throughout the rest of the survey are what are included in the sample file. Not what the respondent answered in A.5 or A.8.

LABEL A.1 {SET LOANDEF EQUAL TO THE RESPONDENT'S LOANTYPE PROVIDED IN SAMPLE FILE -- NOT WHAT THEY ANSWERED IN A.5 OR A.8. THERE WILL BE CASES WHERE THERE ARE TWO LOANTYPES FOR A PARTICULAR RECORD}

{IF LOANTYPE=FDSSL THEN LOANDEF = "Federal Direct Subsidized Stafford Loan"}
{IF LOANTYPE=FDUSL THEN LOANDEF = "Federal Direct Unsubsidized Stafford Loan"}
{IF LOANTYPE=FFESSL THEN LOANDEF = "Federal Family Education Subsidized Stafford Loan"}
{IF LOANTYPE=FFEUSL THEN LOANDEF = "Federal Family Education Unsubsidized Stafford Loan"}

A.9 Have you started making payments on your Federal student loan?

A.9.1YES {PAYMENT=1}
A.9.2NO {PAYMENT=0}
A.9.88 [DK] {PAYMENT=0}
A.9.99 REFUSED {PAYMENT=0}
{IF RESPONDENT HAS MORE THAN ONE LOAN SKIP TO A.11}

A.10 Which of the following statements best describes the status of the {LOANDEF} that you received between July 1, 1994 and June 30, 1997?

[F1 for help screen with loan definitions]

HELPSCREEN {LOAN STATUS}

[Read list]

A.10.1 Loan is in grace period {GRACE PERIOD SOFT EDIT}
A.10.2 Loan is in deferment
A.10.3 Loan is in forbearance
A.10.4 Loan is in delinquent status [Prompt, if necessary: over 30 days, but less than 6 months past due]
A.10.5 Loan is in default
A.10.6 [Have not started making payments]
A.10.77 [N/A]
A.10.88 [DK]
A.10.99 REFUSED

{SKIP TO B.1}

Note: The following line of questionning assumes a respondent may have different repayment plans for their different loan types. Also, I have added the category, have not started repayment for each of these loan types in case an individual with more than one loan has only started repaying one loan and not the other.

A.11 Which of the following statements best describes the status of your FFEL loan that you received between July 1, 1994 and June 30, 1997?

[F1 for help screen with loan definitions]

HELPSCREEN {LOAN STATUS}

[Read list]

A.11.1 Loan is in grace period {GRACE PERIOD SOFT EDIT} {FFPAY=0}
A.11.2 Loan is in deferment {FFPAY=0}
A.11.3 Loan is in forbearance {FFPAY=0}
A.11.4 Loan is in delinquent status [Prompt, if necessary: over 30 days, but less than 6 months past due] {FFPAY=0}
A.11.5 Loan is in default {FFPAY=0}

A.11.6	[Have not started making payments]	{FFPAY=1}
A.11.77	[N/A]	{FFPAY=0}
A.11.88	[DK]	{FFPAY=0}
A.11.99	REFUSED	{FFPAY=0}

A.12 Which of the following statements best describes the status of the Federal Direct loan that you received between July 1, 1994 and June 30, 1997?

[F1 for help screen with loan definitions]

HELPSCREEN {LOAN STATUS}

[Read list]

A.12.1	Loan is in grace period {GRACE PERIOD SOFT EDIT}	{FDPAY=0}
A.12.2	Loan is in deferment	{FDPAY=0}
A.12.3	Loan is in forbearance	{FDPAY=0}
A.12.4	Loan is in delinquent status [Prompt, if necessary: over 30 days, but less than 6 months past due]	{FDPAY=0}
A.12.5	Loan is in default	{FDPAY=0}
A.12.6	[Have not started making payments]	{FDPAY=1}
A.12.77	[N/A]	{FDPAY=0}
A.12.88	[DK]	{FDPAY=0}
A.12.99	REFUSED	{FDPAY=0}

{GRACE PERIOD SOFT EDIT}

[Please verify that respondent understood definition of grace period]

By grace period did you mean the period of time before you must begin repaying your loan?

Please keep in mind that this period of time immediately follows a period of enrollment in school, and comes before the date that you are required to make your first loan payment.

1.	YES	{SKIP TO TERMINATION SCREEN}
2.	NO	{RESTORE QUESTION}
3.	[DK]	{RESTORE QUESTION}

SECTION B: BORROWER SATISFACTION WITH EXIT COUNSELING

LABEL B.1 {IF BORROWER HAS ONE LOAN AND IT = FFESSL OR FFEUSL THEN SKIP TO LABEL B.2}

Note: **We are assuming that if a borrower had more than one loan that they underwent separate exit counseling experiences and have separate loan terms. The above skip and new Section C reflect these assumptions.**

B.1 Now, I would like to ask you some questions about your student loan experience.

I would like for you to think about any financial aid exit counseling that you received for your Federal Direct loan prior to leaving school.

Note: **We cannot include a "school name" recall here because we are now allowing respondents who may not have attended the school in our sample file, but who answered they attended "another school" to complete the survey.**

[Prompt: by exit counseling, I mean -- students with educational loans are required to meet with a financial aid administrator before they graduate or otherwise leave school. During this counseling session, the Financial Aid Administrator reviews the repayment terms of the loan and the repayment schedule with the student.]

How satisfied were you with the effectiveness of the exit counseling in helping you to understand the terms of your Federal Direct loan? Were you:

[Read list]

B.1.1	VERY SATISFIED		{DEXIT=1}
B.1.2	SOMEWHAT SATISFIED		{DEXIT=1}
B.1.3	SOMEWHAT DISSATISFIED		{DEXIT=1}
B.1.4	VERY DISSATISFIED		{DEXIT=1}
B.1.5	DID NOT RECEIVE EXIT COUNSELING	{SKIP TO B.6}	{DEXIT=0}
B.1.88	[DK]		{DEXIT=0}
B.1.99	REFUSED		{DEXIT=0}

B.2 Were the various loan repayment options explained to you during exit counseling?

B.2.1	YES
B.2.2	NO
B.2.88	[DK]
B.2.99	REFUSED

B.3 Were other loan repayment terms and conditions explained to you during exit?

B.3.1 YES
B.3.2 NO
B.3.88 [DK]
B.3.99 REFUSED

B.4 Did you receive any printed information explaining your Federal Direct loan during exit counseling?

B.4.1 YES
B.4.2 NO {SKIP TO B.6}
B.4.88 [DK] {SKIP TO B.6}
B.4.99 REFUSED {SKIP TO B.6}

B.5 How satisfied were you with the printed information in terms of helping you to understand the terms of your loan? Were you:

[Read list]

B.5.1 VERY SATISFIED
B.5.2 SOMEWHAT SATISFIED
B.5.3 SOMEWHAT DISSATISFIED
B.5.4 VERY DISSATISFIED
B.5.88 [DK]
B.5.99 REFUSED

LABEL B.2 {IF BORROWER HAS ONE LOAN AND IT = FDSSL OR FDUSL SKIP TO C.1}

B.6 I would now like for you to think about any financial aid exit counseling that you received for your Federal Family Education loan prior to leaving school.

[Prompt: by exit counseling, I mean -- students with educational loans are required to meet with a financial aid administrator before they graduate or otherwise leave school. During this counseling session, the Financial Aid Administrator reviews the repayment terms of the loan and the repayment schedule with the student.]

How satisfied were you with the effectiveness of the exit counseling in helping you to understand the terms of your Federal Family Education loan? Were you:

[Read list]

B.6.1 VERY SATISFIED {FEXIT=1}
B.6.2 SOMEWHAT SATISFIED {FEXIT=1}
B.6.3 SOMEWHAT DISSATISFIED {FEXIT=1}

B.6.4 VERY DISSATISFIED {FEXIT=1}
B.6.5 DID NOT RECEIVE EXIT COUNSELING {SKIP TO LABEL C.1} {FEXIT=0}
B.6.88 [DK] {FEXIT=0}
B.6.99 REFUSED {FEXIT=0}

Note: The following is a new set of questions on exit counseling for individuals with FFEL loans.

B.7 Were the various loan repayment options explained to you during exit counseling?

B.7.1 YES
B.7.2 NO
B.7.88 [DK]
B.7.99 REFUSED

B.8 Were other loan repayment terms and conditions explained to you during exit counseling?

B.8.1 YES
B.8.2 NO
B.8.88 [DK]
B.8.99 REFUSED

B.9 Did you receive any printed information explaining your Federal Family Education?

B.9.1 YES
B.9.2 NO {SKIP TO C.1}
B.9.88 [DK] {SKIP TO C.1}
B.9.99 REFUSED {SKIP TO C.1}

B.10 How satisfied were you with the printed information in terms of helping you to understand the terms of your loan? Were you:

[Read list]

B.10.1 VERY SATISFIED
B.10.2 SOMEWHAT SATISFIED
B.10.3 SOMEWHAT DISSATISFIED
B.10.4 VERY DISSATISFIED
B.10.88 [DK]
B.10.99 REFUSED

SECTION C: AWARENESS OF LOAN TERMS AND REPAYMENT OPTIONS

C.1**(B.6)** I would now like you to think about the terms of your loan.

Can you please tell me three conditions under which you are allowed to defer repayment of your Federal student loans?

[DO NOT READ LIST]
{MUL=3}

C.1.1 ATTENDING SCHOOL AT LEAST HALF-TIME
C.1.2 PURSUING A COURSE OF STUDY RELATED TO A GRADUATE FELLOWSHIP PROGRAM
C.1.3 DISABLED, PURSUING A REHABILITATION TRAINING PROGRAM
C.1.4 UNABLE TO FIND FULL-TIME EMPLOYMENT
C.1.5 ECONOMIC HARDSHIP
C.1.77 OTHER [Please specify]
C.1.88 [DK]
C.1.99 REFUSED

C.2**(B.7)** Can you please tell me three possible consequences of defaulting on your Federal student loans?

[DO NOT READ LIST]
{MUL=3}

[Prompt, if necessary: what kinds of actions can the government take if your loan is in default?]

C.2.1 ADVERSE CREDIT REPORTS
C.2.2 GARNISHMENT OF WAGES
C.2.3 LITIGATION
C.2.4 GOVERNMENT KEEPS LOTTERY WINNINGS
C.2.5 GOVERNMENT KEEPS INCOME TAX REFUNDS
C.2.77 OTHER [Please specify]
C.2.88 [DK]
C.2.99 REFUSED

{IF RESPONDENT HAS ONE LOAN AND IT = FFESSL OR FFEUSL SKIP TO C.3B}
{IF RESPONDENT HAS MORE THAN ONE LOAN SKIP TO C.3C}

Note: **Above logic allows us to capture repayment information from respondents with all possible loan combinations.**

C.3.A**(B.8A)** The Department of Education offers student borrowers several different loan repayment options? Please tell me if you are familiar with the following repayment options:

[F1 for help screen with repayment plan definitions]

HELPSCREEN {REPAYMENT PLANS}

[Read list]
{MUL=4}

C.3.A.1	Standard repayment plan	{REPAY=1}	
C.3.A.2	Income contingent repayment plan	{REPAY=2}	
C.3.A.3	Extended repayment plan	{REPAY=3}	
C.3.A.4	Graduated repayment plan	{REPAY=4}	
C.3.A.88	[DK]		{SKIP TO D.1}
C.3.A.99	Refused		{SKIP TO D.1}

{SKIP TO C.4}

C.3.B**(B.8B)** The Department of Education offers several different loan repayment options to student borrowers? Please tell me if you are familiar with the following repayment options:

[F1 for help screen with repayment plan definitions]

HELPSCREEN {REPAYMENT PLANS}

[Read list]
{MUL=4}

C.3.B.1	Standard repayment plan	{REPAY=1}	
C.3.B.2	Income sensitive repayment plan	{REPAY=5}	
C.3.B.3	Extended repayment plan	{REPAY=3}	
C.3.B.4	Graduated repayment plan	{REPAY=4}	
C.3.B.88	[DK]		{SKIP TO D.1}
C.3.B.99	Refused		{SKIP TO D.1}

{SKIP TO C.4}

Note: C.3C is included so respondents with both loan types will be tested for their knowledge about all loan repayment plans.

C.3.C The Department of Education offers several different loan repayment options to student borrowers? Please tell me if you are familiar with the following repayment options:

[F1 for help screen with repayment plan definitions]

HELPSCREEN {REPAYMENT PLANS}

[Read list]
{MUL=5}

C.3.C.1	Standard repayment plan	{REPAY=1}	
C.3.C.2	Income sensitive repayment plan	{REPAY=5}	
C.3.C.3	Extended repayment plan	{REPAY=3}	
C.3.C.4	Graduated repayment plan	{REPAY=4}	
C.3.C.5	Income sensitive repayment plan	{REPAY=5}	
C.3.C.88	[DK]		{SKIP TO D.1}
C.3.C.99	Refused		{SKIP TO D.1}

C.4**(B.9)** What is the **maximum** amount of time allowed to pay off student loans under each of the following repayment plans, that is, without any deferment or forbearance agreements?

{IF REPAY NE 1 THEN SKIP TO LABEL C.2}

{Place each C.4 subpart on separate screen with above C. 4 text at top of each screen}

[Do not read list]

C.4.A**(B.9A)** The Standard Repayment Plan

C.4.A.1	Less than 1 year
C.4.A.2	1 year, but less than 5 years
C.4.A.3	5 years, but less than 10 years
C.4.A.4	10 years
C.4.A.5	More than 10 years, but less than 25 years
C.4.A.6	25 years
C.4.A.7	More than 25 years
C.4.A.88	[DK]
C.4.A.99	[Refused]

LABEL C.2 {IF REPAY NE 2 THEN SKIP LABEL C.3}

C.4.B**(B.9B)** The Income Contingent Repayment Plan

[Do not read list]

C.4.B.1 Less than 1 year
C.4.B.2 1 year, but less than 5 years
C.4.B.3 5 years, but less than 10 years
C.4.B.4 10 years
C.4.B.5 More than 10 years, but less than 25 years
C.4.B.6 25 years
C.4.B.7 More than 25 years
C.4.B.88 [DK]
C.4.B.99 [Refused]

LABEL C.3 {IF REPAY NE 5 THEN SKIP LABEL C.4}

C.4.C**(B.9C)** The Income Sensitive Repayment Plan

[Do not read list]

C.4.C.1 Less than 1 year
C.4.C.2 1 year, but less than 5 years
C.4.C.3 5 years, but less than 10 years
C.4.C.4 10 years
C.4.C.5 More than 10 years, but less than 25 years
C.4.C.6 25 years
C.4.C.7 More than 25 years
C.4.C.88 [DK]
C.4.C.99 [Refused]

LABEL C.4{IF REPAY NE 3 THEN SKIP LABEL C.5}

C.4.D**(B.9D)** The Extended Repayment Plan Based on Your Loan Amount

[Do not read list]

C.4.D.1 Less than 1 year
C.4.D.2 1 year, but less than 5 years
C.4.D.3 5 years, but less than 10 years
C.4.D.4 10 years, but less than 12 years
C.4.D.5 12 to 30 years
C.4.D.6 More than 30 years
C.4.D.88 [DK]
C.4.D.99 [Refused]

LABEL C.5 {IF REPAY NE 4 THEN SKIP TO D.1}

C.4.E(**B.9E**) The Graduated Repayment Plan Based on Your Loan Amount

[Do not read list]

C.4.E.1 Less than 1 year
C.4.E.2 1 year, but less than 5 years
C.4.E.3 5 years, but less than 10 years
C.4.E.4 10 years, but less than 12 years
C.4.E.5 12 to 30 years
C.4.E.6 More than 30 years
C.4.E.88 [DK]
C.4.E.99 [Refused]

SECTION D: LOAN CONSOLIDATION

Note: **The loan consolidation questions have been moved before repayment questions. This will allow us to accurately ask about repayment for consolidation.**

D.1**(C.11A)** Have you attempted to consolidate your student loans?

[Prompt, if necessary: Loan consolidation enables a borrower with loans from multiple lenders to obtain one loan with one interest rate and repayment schedule. The lender pays off the existing loan and makes one consolidation loan in their place. Consolidation is possible under both FFEL and Direct Loan Programs.]

D.1.A.1	YES	
D.11A.2	NO	{SKIP TO LABEL E.1}
D.11A.88	[DK]	{SKIP TO LABEL E.1}
D.11A.99	[REFUSED]	{SKIP TO LABEL E.1}

D.2**(C.11B)**. Which of the following statements best describes your situation with respect to consolidation?

[Read list]

D.2.1	Initiated the consolidation process and voluntarily withdrew	{CONS=0}
D.2.2	Initiated the consolidation process and it is currently in progress	{CONS=0}
D.2.3	Attempted to consolidate, but was unsuccessful	{CONS=0}
D.2.4	Successfully consolidated Federal student loans	{CONS=1}
D.2.88	[DK]	{CONS=2}
D.2.99	REFUSED	{CONS=2}

Note: **Above logic sets the loantype that we will discuss for the remainder of the survey to to "consoldated loan".**

{IF CONS NE 2 THEN SKIP TO D.3}

D.2A{ASK IF SAMPLE FILE INDICATES CONSOLIDATION}

My records show that you consolidated your student loans. Is this correct?

D.2A.1	YES	{RESET CONS=1}
D.2A.2	NO	{RESET CONS=0}
D.2A.88	[DK]	{RESET CONS=0}
D.2A.99	[REFUSED]	{RESET CONS=0}

D.2B {ASK IF SAMPLE FILE INDICATES NO CONSOLIDATION}

My records show that you did not consolidate your student loans. Is this correct?

D.2B.1	YES	{RESET CONS=0}
D.2B.2	NO	{RESET CONS=1}
D.2B.88	[DK]	{RESET CONS=0}
D.2B.99	[REFUSED]	{RESET CONS=0}

Note: **Above verifications address when respondents indicate [DK] or [Refused] for consolidation. If the respondent still indicate in the verifications [DK] or [Refused] then we assume that they did not consolidate.**

D.3**(C.12)** Have you consolidated or attempted to consolidate your loans into the Federal Direct Loan Program or into the Federal Family Education Loan Program ?

[Read list]

D.3.1	DIRECT LOAN	{DIRECT=1}
D.3.2	Federal Family Education Loan (FFEL)	{DIRECT=2}
D.3.88	[DK]	{DIRECT=0}
D.3.99	REFUSED	{DIRECT=0}

D.4**(C.13)** When did you first send in your application to consolidate? Please tell me the month and year, if possible.

D.4.1 Application Date [Month/Year] {Include out of range checks. Should not be anytime prior to 1994}

D.4.88 [DK]
D.4.99 Refused

{IF CONS NE 1 THEN SKIP TO D.6}

D.5**(C.14)** When did you actually consolidate your student loans? Please tell me the month and year, if possible.

D.5.1 Consolidation Date [Month/Year] {Include out of range checks. Should not be anytime prior to 1994}

D.5.88 [DK]
D.5.99 Refused

D.5ADid you start making payments on any of the loans you included in your consolidation prior to actually consolidating your loans?

D.5A.1	YES	{BEFCONS=1}
D.5A.2	NO	{BEFCONS=0}
D.5A.88	[DK]	{BEFCONS=0}
D.5A.99	[REFUSED]	{BEFCONS=0}

D.6**(C.15)** Why did you decide to consolidate your student loans?

[Do Not Read List]

[Indicate all that apply]

{MUL=5}

D.6.1UNABLE TO AFFORD MULTIPLE LOAN PAYMENTS EACH MONTH
D.6.2MORE CONVENIENT TO MAKE ONLY ONE LOAN PAYMENT EACH MONTH
D.6.3OPTION RECOMMENDED BY A RELATIVE OR FRIEND
D.6.4WANTED LOWER INTEREST PAYMENTS
D.6.77 OTHER [Please specify]
D.6.88 [DK]
D.6.99 REFUSED

SECTION E: LOAN REPAYMENT

Note: **Programming logic in this section addresses the five possible types of loan holders: 1) Consolidated before making payments on independent loans -- asked about consolidated loan payment only; 2) Consolidated did not make payments on independent loans -- asked about payments on independent and consolidated loans; 3) No consolidation and multiple loan types -- asked about independent loan types separately; 4) No consolidation -- asked about that particular loan type.**

LABEL E.1 ____{IF BEFCONS=1 SKIP TO LABEL E.3}
{IFRESPONDENT HAS ONE LOAN AND LOANTYPE = FFESSL OR FFEUSL THEN SKIP TO LABEL E.2}

{IF PAYMENT =0 OR (PAYMENT=1 AND FDPAY=1) SKIP TO LABEL E.2}

E.1**(C.1)** {IF CONS=0} Now I'm going to ask you a few questions about your choice of repayment plans, and your repayment experiences, for your Federal Direct student loan.

When did you start repaying your Federal Direct student loan? Please tell me the month and year when you began repayment, if possible.

{IF CONS=1} Now I'm going to ask you a few questions about your choice of repayment plans, and your repayment experiences, for your Federal Direct student loan. When answering these questions please think about the Direct student loan you had prior to consolidating your loans.

When did you start repaying your Federal Direct student loan? Please tell me the month and year when you began repayment, if possible.

E.1.1 Repayment Date [Month/Year] {Include out of range checks. Should not be anytime prior to 1994}

E.1.88 [DK]
E.1.99 Refused

E.2**(C.2A)** What type of repayment plan do you currently have for your Federal Direct student loan?

[F1 for help screen with repayment plan definitions]

HELPSCREEN {REPAYMENT PLANS}

[Read list]

{MUL=1}

E.2.1 STANDARD PAYMENT PLAN {PLAN=STAND}
E.2.2 EXTENDED PAYMENT PLAN {PLAN=EXTEND}
E.2.3 GRADUATED PAYMENT PLAN {PLAN=GRAD}
E.2.4 INCOME CONTINGENT {PLAN=INC1}
E.2.77 OTHER [Please specify] {PLAN=OTHER}
E.2.88 [DK] {SKIP TO E.4} {PLAN=NONE}
E.2.99 REFUSED {SKIP TO E.4} {PLAN=NONE}

{IF PLAN=STAND then RESET PLAN= "Standard Payment Plan"}
{IF PLAN=EXTEND then RESET PLAN = "Extended Repayment Plan"}
{IF PLAN=GRAD then RESET PLAN = "Graduated Payment Plan"}
{IF PLAN=INC1 then RESET PLAN = "Income Contingent Payment Plan"}
{IF PLAN=INC2 then RESET PLAN = "Income Sensitive Repayment Plan"}
{IF PLAN=OTHER then RESET PLAN = {recall verbatim text answer}}

E.3**(C.3)** Why did you select this repayment option?

[Do Not Read list]
{MUL=13}

E.3.1 LIKE HAVING A STANDARD AMOUNT TO PAY EACH MONTH
E.3.2 WANTED MY LOAN AMOUNT TO BE CONSISTENT WITH MY EARNINGS
E.3.3 UNCERTAIN ABOUT MY FUTURE EARNINGS
E.3.4 WANTED TO PAY OFF LOAN(S) AS QUICKLY AS POSSIBLE
E.3.5 WANTED SMALLER PAYMENTS INITIALLY, WITH INCREASED PAYMENTS LATER
E.3.6 OPTION HAS ATTRACTIVE LOAN FEATURES
E.3.7 WANTED SMALLER INSTALLMENTS OVER A LONGER PERIOD
E.3.8 WANTED TO CONSOLIDATE ALL LOAN PAYMENTS INTO ONE
E.3.9 THIS OPTION WAS EASIER TO UNDERSTAND
E.3.10 OPTION RECOMMENDED BY A RELATIVE OR FRIEND
E.3.11 WANTED LOW INTEREST PAYMENTS
E.3.12 UNAWARE OF OTHER OPTIONS
E.3.13 NO OPTIONS PROVIDED
E.3.77 OTHER [Please specify]
E.3.88 [DK]
E.3.99 REFUSED

E.4**(C.4)** Have you changed repayment plans?

E.4.1 YES
E.4.2 NO {SKIP TO E.6}

E.4.88 [DK] {SKIP TO E.6}
E.4.99 REFUSED {SKIP TO E.6}

E.5**(C.5A)** What was your previous loan repayment option?

[Read list]

E.5.1 STANDARD REPAYMENT PLAN
E.5.2 EXTENDED REPAYMENT PLAN
E.5.3 GRADUATED REPAYMENT PLAN
E.5.4 INCOME CONTINGENT
E.5.77 OTHER [Please specify]
E.5.88 [DK]
E.5.99 REFUSED

E.6**(C.8)** Have you experienced any problems during your repayment period?

E.6.1 YES
E.6.2 NO {SKIP TO LABEL E.2}
E.6.88 [DK] {SKIP TO LABEL E.2}
E.6.99 REFUSED {SKIP TO LABEL E.2}

E.7**(C.9)** What types of problems did you encounter?

[Do Not Read list]
{MUL=10}

E.7.1 DIFFICULTY IN MAKING PAYMENTS
E.7.2 DIFFICULTY IN REACHING SERVICER
E.7.3 CHANGE OF ADDRESS FORM WAS IGNORED
E.7.4 INACCURATE AMOUNT BILLED
E.7.5 INACCURATE AMOUNT RECORDED
E.7.6 UNABLE TO CHANGE REPAYMENT PLAN TO MEET CURRENT INCOME LEVEL
E.7.7 DIFFICULTY IN OBTAINING DEFERMENTS
E.7.8 DIFFICULTY IN MAKING FORBEARANCE AGREEMENTS
E.7.9 DIFFICULTY IN CONSOLIDATING LOANS
E.7.77 OTHER [Please specify]
E.7.88 [DK]
E.7.99 REFUSED

E.8**(C.10)** Were you able to resolve the problems in a satisfactory manner?

E.8.1 YES
E.8.2 SOMEWHAT
E.8.3 NO
E.8.88 [DK]
E.8.99 REFUSED

LABEL E.2 {IF RESPONDENT HAS ONE LOAN AND IT = FDSSL OR FDUSL SKIP TO LABEL E.3}

E.9 {IF CONS=0} Now I'm going to ask you a few questions about your choice of repayment plans, and your repayment experiences, for your Federal Family Education loan, or FFEL.

When did you start repaying your ~~student loans~~Federal Family Education loan, or FFEL? Please tell me the month and year when you began repayment, if possible.

{IF CONS=1} Now I'm going to ask you a few questions about your choice of repayment plans, and your repayment experiences, for your Federal Family Education loan, or FFEL. When answering these questions please think about the FFEL loan you had prior to consolidating your loans.

When did you start repaying your ~~student loans~~Federal Family Education loan, or FFEL? Please tell me the month and year when you began repayment, if possible.

E.9.1 Repayment Date [Month/Year] {Include out of range checks. Should not be anytime prior to 1994}

E.9.88 [DK]
E.9.99 Refused

E.10 What type of repayment plan do you currently have for your Federal Family Education loan, or FFEL?

[F1 for help screen with repayment plan definitions]

HELPSCREEN {REPAYMENT PLANS}

[Read list]
{MUL=1}

E.10.1	STANDARD PAYMENT PLAN	{PLAN=STAND}
E.10.2	EXTENDED PAYMENT PLAN	{PLAN=EXTEND}
E.10.3	GRADUATED PAYMENT PLAN	{PLAN=GRAD}
E.10.4	INCOME SENSITIVE REPAYMENT PLAN	{PLAN=INC2}
E.10.77	OTHER [Please specify]	{PLAN=OTHER}
E.10.88	[DK]	{SKIP TO E.12} {PLAN=NONE}
E.10.99	REFUSED	{SKIP TO E.12} {PLAN=NONE}

{IF PLAN=STAND then REPAY= "Standard Payment Plan"}
{IF PLAN=EXTEND then REPAY = "Extended Repayment Plan"}
{IF PLAN=GRAD then REPAY = "Graduated Payment Plan"}
{IF PLAN=INC1 then REPAY = "Income Contingent Payment Plan"}
{IF PLAN=INC2 then REPAY = "Income Sensitive Repayment Plan"}
{IF PLAN=OTHER then REPAY= {recall verbatim text answer}}

E.11 Why did you select this repayment option?

[Do Not Read list]
{MUL=13}

E.11.1	LIKE HAVING A STANDARD AMOUNT TO PAY EACH MONTH
E.11.2	WANTED MY LOAN AMOUNT TO BE CONSISTENT WITH MY EARNINGS
E.11.3	UNCERTAIN ABOUT MY FUTURE EARNINGS
E.11.4	WANTED TO PAY OFF LOAN(S) AS QUICKLY AS POSSIBLE
E.11.5	WANTED SMALLER PAYMENTS INITIALLY, WITH INCREASED PAYMENTS LATER
E.11.6	OPTION HAS ATTRACTIVE LOAN FEATURES
E.11.7	WANTED SMALLER INSTALLMENTS OVER A LONGER PERIOD
E.11.8	WANTED TO CONSOLIDATE ALL LOAN PAYMENTS INTO ONE
E.11.9	THIS OPTION WAS EASIER TO UNDERSTAND
E.11.10	OPTION RECOMMENDED BY A RELATIVE OR FRIEND
E.11.11	WANTED LOW INTEREST PAYMENTS
E.11.12	UNAWARE OF OTHER OPTIONS
E.11.13	NO OPTIONS PROVIDED
E.11.77	OTHER [Please specify]
E.11.88	[DK]
E.11.99	REFUSED

E.12 Have you changed repayment plans?

E.12.1	YES	
E.12.2	NO	{SKIP TO E.14}

E.12.88 [DK] {SKIP TO E.14}
E.12.99 REFUSED {SKIP TO E.14}

E.13 What was your previous loan repayment option?

[Read list]

E.13.1 STANDARD REPAYMENT PLAN
E.13.2 EXTENDED REPAYMENT PLAN
E.13.3 GRADUATED REPAYMENT PLAN
E.13.4 INCOME SENSITIVE REPAYMENT PLAN
E.13.77 OTHER [Please specify]
E.13.88 [DK]
E.13.99 REFUSED

E.14**(C.6)** Do you know where to send your loan payment?

E.14.1 YES
E.14.2 NO
E.14.99 REFUSED

E.15**(C.7)** How may times has the address to where you send your loan payment changed?

E.15.1 ONE TIME
E.15.2 TWO TIMES
E.15.3 THREE OR MORE TIMES
E.15.4 HAS NOT CHANGED
E.15.88 [DK]
E.15.99 REFUSED

E.16 Have you experienced any problems during your repayment period?

E.16.1 YES
E.16.2 NO {SKIP TO LABEL E.3}
E.16.88 [DK] {SKIP TO LABEL E.3}
E.16.99 REFUSED {SKIP TO LABEL E.3}

E.17 What types of problems did you encounter?

[Do Not Read list]
{MUL=10}

E.17.1 DIFFICULTY IN MAKING PAYMENTS
E.17.2 DIFFICULTY IN REACHING SERVICER
E.17.3 CHANGE OF ADDRESS FORM WAS IGNORED
E.17.4 INACCURATE AMOUNT BILLED
E.17.5 INACCURATE AMOUNT RECORDED
E.17.6 UNABLE TO CHANGE REPAYMENT PLAN TO MEET CURRENT INCOME LEVEL
E.17.7 DIFFICULTY IN OBTAINING DEFERMENTS
E.17.8 DIFFICULTY IN MAKING FORBEARANCE AGREEMENTS
E.17.9 DIFFICULTY IN CONSOLIDATING LOANS
E.17.77 OTHER [Please specify]
E.17.88 [DK]
E.17.99 REFUSED

E.18 Were you able to resolve the problems in a satisfactory manner?

E.18.1 YES
E.18.2 SOMEWHAT
E.18.3 NO
E.18.88 [DK]
E.18.99 REFUSED

LABEL E.3 {IF CONS NE 1 THEN SKIP TO LABEL F.1}
Note: The following section has been added and only applies to consolidated loans.

E.19 Now I'm going to ask you a few questions about your choice of repayment plans, and your repayment experiences, for your consolidated student loan.

When did you start repaying your consolidated student loan ~~loans~~? Please tell me the month and year when you began repayment, if possible.

E.19.1 Repayment Date [Month/Year] {Include out of range checks. Should not be anytime prior to 1994}

{INCLUDE A RANGE CHECK THAT DOES NOT PERMIT REPAYMENT DATE PRIOR TO CONSOLIDATION DATE IN D.5}

E.19.88 [DK]
E.19.99 Refused

Note: Following skip is based on whether respondent indicated that they have a Direct or FFEL consolidation in D.3. Individuals who answered [DK] or [Refused] are asked about all possible repayment options for Direct and FFEL.

{IF DIRECT =2 THEN SKIP TO E.20B} {IF DIRECT=0 THEN SKIP TO E.20C}

E.20.A What type of repayment plan do you currently have for your consolidated loan?

[F1 for help screen with repayment plan definitions]

HELPSCREEN {REPAYMENT PLANS}

[Read list]
{MUL=1}

E.20A.1	STANDARD PAYMENT PLAN	{PLAN=STAND}
E.20A.2	EXTENDED PAYMENT PLAN	{PLAN=EXTEND}
E.20A.3	GRADUATED PAYMENT PLAN	{PLAN=GRAD}
E.20A.4	INCOME CONTINGENT	{PLAN=INC1}
E.20.77	OTHER [Please specify]	{PLAN=OTHER}
E.20.88	[DK]	{SKIP TO E.22} {PLAN=NONE}
E.20.99	REFUSED	{SKIP TO E.22} {PLAN=NONE}

{SKIP TO E.21}

E.20.B What type of repayment plan do you currently have for your consolidated loan?

[F1 for help screen with repayment plan definitions]

HELPSCREEN {REPAYMENT PLANS}

[Read list]
{MUL=1}

E.20B.1	STANDARD PAYMENT PLAN	{PLAN=STAND}
E.20B.2	EXTENDED PAYMENT PLAN	{PLAN=EXTEND}
E.20B.3	GRADUATED PAYMENT PLAN	{PLAN=GRAD}
E.20B.4	INCOME SENSITIVE REPAYMENT PLAN	{PLAN=INC2}
E.20B.77	OTHER [Please specify]	{PLAN=OTHER}
E.20B.88	[DK]	{SKIP TO E.22} {PLAN=NONE}
E.20B.99	REFUSED	{SKIP TO E.22} {PLAN=NONE}

{SKIP TO E.21}

E.20.C What type of repayment plan do you currently have for your consolidated loan?

[F1 for help screen with repayment plan definitions]

HELPSCREEN {REPAYMENT PLANS}

[Read list]
{MUL=1}

E.20C.1	STANDARD PAYMENT PLAN	{PLAN=STAND}
E.20C.2	EXTENDED PAYMENT PLAN	{PLAN=EXTEND}
E.20C.3	GRADUATED PAYMENT PLAN	{PLAN=GRAD}
E.20C.4	INCOME SENSITIVE REPAYMENT PLAN	{PLAN=INC2}
E.20C.5	INCOME CONTINGENT	{PLAN=INC1}
E.20C.77	OTHER [Please specify]	{PLAN=OTHER}
E.20C.88	[DK]	{SKIP TO E.22} {PLAN=NONE}
E.20C.99	REFUSED	{SKIP TO E.22} {PLAN=NONE}

{IF PLAN=STAND then REPAY= "Standard Payment Plan"}
{IF PLAN=EXTEND then REPAY = "Extended Repayment Plan"}
{IF PLAN=GRAD then REPAY = "Graduated Payment Plan"}
{IF PLAN=INC1 then REPAY = "Income Contingent Payment Plan"}
{IF PLAN=INC2 then REPAY = "Income Sensitive Repayment Plan"}
{IF PLAN=OTHER then REPAY= {recall verbatim text answer}}

E.21 Why did you select this repayment option?

[Do Not Read list]
{MUL=13}

E.21.1	LIKE HAVING A STANDARD AMOUNT TO PAY EACH MONTH
E.21.2	WANTED MY LOAN AMOUNT TO BE CONSISTENT WITH MY EARNINGS
E.21.3	UNCERTAIN ABOUT MY FUTURE EARNINGS
E.21.4	WANTED TO PAY OFF LOAN(S) AS QUICKLY AS POSSIBLE
E.21.5	WANTED SMALLER PAYMENTS INITIALLY, WITH INCREASED PAYMENTS LATER
E.21.6	OPTION HAS ATTRACTIVE LOAN FEATURES
E.21.7	WANTED SMALLER INSTALLMENTS OVER A LONGER PERIOD
E.21.8	WANTED TO CONSOLIDATE ALL LOAN PAYMENTS INTO ONE
E.21.9	THIS OPTION WAS EASIER TO UNDERSTAND
E.21.10	OPTION RECOMMENDED BY A RELATIVE OR FRIEND
E.21.11	WANTED LOW INTEREST PAYMENTS
E.21.12	UNAWARE OF OTHER OPTIONS
E.21.13	NO OPTIONS PROVIDED
E.21.77	OTHER [Please specify]
E.21.88	[DK]
E.21.99	REFUSED

E.22 Have you changed repayment plans?

E.22.1	YES	
E.22.2	NO	{SKIP TO LABEL E.4}
E.22.88	[DK]	{SKIP TO LABEL E.4}
E.22.99	REFUSED	{SKIP TO LABEL E.4}

Note: The following logic is based on whether respondent indicated that they have a Direct or FFEL consolidation in D.3. Individuals who answered [DK] or [Refused] are asked about all possible repayment options for Direct and FFEL.

{IF DIRECT=2 SKIPTO C.23B} {IF DIRECT=0 SKIP TO C.23C}

E.23A What was your previous loan repayment option for your direct consolidated loan?

[Read list]

E.23A.1 STANDARD REPAYMENT PLAN
E.23A.2 EXTENDED REPAYMENT PLAN
E.23A.3 GRADUATED REPAYMENT PLAN
E.23A.4 INCOME CONTINGENT
E.23A.77 OTHER [Please specify]
E.23A.88 [DK]
E.23A.99 REFUSED

{SKIP TO LABEL E.4}

E.24B What was your previous loan repayment option for your FFEL consolidated loan?

[Read list]

E.23B.1 STANDARD REPAYMENT PLAN
E.23B.2 EXTENDED REPAYMENT PLAN
E.23B.3 GRADUATED REPAYMENT PLAN
E.23B.4 INCOME SENSITIVE REPAYMENT PLAN
E.23B.77 OTHER [Please specify]
E.23B.88 [DK]
E.23B.99 REFUSED

{SKIP TO LABEL E.4}

E.24C What was your previous loan repayment option for your consolidated loan?

[Read list]

E.23C1 STANDARD REPAYMENT PLAN
E.23C.2 EXTENDED REPAYMENT PLAN
E.23C.3 GRADUATED REPAYMENT PLAN
E.23C.4 INCOME SENSITIVE REPAYMENT PLAN
E.23C.5 INCOME CONTINGENT
E.23C.77 OTHER [Please specify]
E.23C.88 [DK]
E.23C.99 REFUSED

Note: Following skip assumes that if a respondent indicated FFEL, [DK], or [Refused] in D.5 they are asked E.24 and E.25.

LABEL E.4 {IF DIRECT=1 SKIP TO E.26}

E.24 Do you know where to send your loan payment?

E.24.1 YES
E.24.2 NO
E.24.99 REFUSED

E.25 How may times has the address to where you send your loan payment changed?

E.25.1 ONE TIME
E.25.2 TWO TIMES
E.25.3 THREE OR MORE TIMES
E.25.4 HAS NOT CHANGED
E.25.88 [DK]
E.25.99 REFUSED

E.26 Have you experienced any problems during your repayment period?

E.26.1 YES
E.26.2 NO {SKIP TO LABEL F.1}
E.26.88 [DK] {SKIP TO LABEL F.1}
E.26.99 REFUSED {SKIP TO LABEL F.1}

E.27 What types of problems did you encounter?

[Do Not Read list]
{MUL=10}

E.27.1 DIFFICULTY IN MAKING PAYMENTS
E.27.2 DIFFICULTY IN REACHING SERVICER
E.27.3 CHANGE OF ADDRESS FORM WAS IGNORED
E.27.4 INACCURATE AMOUNT BILLED
E.27.5 INACCURATE AMOUNT RECORDED
E.27.6 UNABLE TO CHANGE REPAYMENT PLAN TO MEET CURRENT INCOME LEVEL
E.27.7 DIFFICULTY IN OBTAINING DEFERMENTS
E.27.8 DIFFICULTY IN MAKING FORBEARANCE AGREEMENTS
E.27.9 DIFFICULTY IN CONSOLIDATING LOANS
E.27.77 OTHER [Please specify]
E.27.88 [DK]
E.27.99 REFUSED

E.28 Were you able to resolve the problems in a satisfactory manner?

E.28.1 YES
E.28.2 SOMEWHAT
E.28.3 NO
E.28.88 [DK]
E.28.99 REFUSED

SECTION F: CONTACTS/COMMUNICATIONS WITH THE DEPARTMENT OF EDUCATION AND ITS LOAN SERVICER REGARDING REPAYMENT DIRECT LOAN BORROWERS

Note: **Programming logic allows for three different types on respondents to complete this section: 1) Respondents with a only a Direct Loan; 2) Respondents with both loan types who have not consolidated; 3) Respondents who have both loan types and consolidated after making payments on the unconsolidated loans.**

LABEL F.1 ____{IF BEFCONS=1 SKIPT O LABEL I.1}
{IF RESPONDENT HAS ONE LOAN AND IT = FFESSL OR FFEUSL THEN SKIP TO LABEL G.1}

F.1**(D.1)** {IF CONS=0} The next few questions ask about specific contacts or communications that you have had with the Department of Education or its loan servicer regarding repayment of your Direct Loan.

Have you ever contacted the Department of Education or its loan servicer regarding repayment of your Direct Loan?

{IF CONS=1} The next few questions ask about specific contacts or communications that you have had with the Department of Education or its loan servicer regarding repayment of your Direct Loan. When answering these questions please think about the Direct loan you had prior to consolidating your loans.

Have you ever contacted the Department of Education or its loan servicer regarding repayment of your Direct Loan?

F.1.1.	YES		{DOE=1}
F.1.2	NO	{SKIP TO LABEL G.1}	{DOE=0}
F.1.88	[DK]	{SKIP TO LABEL G.1}	{DOE=0}
F.1.99	REFUSED	{SKIP TO LABEL G.1}	{DOE=0}

F.2**(D.2)** What was the reason or reasons you contacted the Department of Education or its loan servicer regarding repaying your Direct Loan?

[F1 for help screen with loan status definitions]
HELPSCREEN {LOAN STATUS}
{MUL=7}

[Read list]

F.2.1 Explanation of loan terms
F.2.2 Change of address
F.2.3 Loan deferment
F.2.4 Loan forbearance
F.2.5 Loan delinquency
F.2.6 Loan default
F.2.77 Other [Please specify]
F.2.88 [DK]
F.2.99 [Refused]

F.3**(D.3)** On occasions when you have contacted the Department of Education or its loan servicer regarding your direct loan, how satisfied have you been?

Please rate each of the following statements that pertain to your satisfaction on a scale of one to five, with one being the lowest and five being the highest.

{Place each subset of question D.3 on a separate screen with the above D.3 text at the top of each screen}

[Prompt with rating scale as needed]

F.3A**(D.3A)** The helpfulness of customer service representatives

F.3A.1 [LOWEST]
F.3A.2
F.3A.3 [MIDDLE]
F.3A.4
F.3A.5 [HIGHEST]
F.3A.88 [DK]
F.3A.99 Refused

[Prompt with rating scale as needed]

F.3B**(D.3B)**The courtesy of customer service representatives

F.3B.1 [LOWEST]
F.3B.2
F.3B.3 [MIDDLE]
F.3B.4
F.3B.5 [HIGHEST]
F.3B.88 [DK]
F.3B.99 Refused

[Prompt with rating scale as needed]

F.3C**(D.3C)** The level of knowledge of customer service representatives

F.3C.1 [LOWEST]
F.3C.2
F.3C.3 [MIDDLE]
F.3C.4
F.3C.5 [HIGHEST]
F.3C.88 [DK]
F.3C.99 Refused

[Prompt with rating scale as needed]

F.3D**(D.3D)** The timeliness in processing or addressing your requests

F.3D.1 [LOWEST]
F.3D.2
F.3D.3 [MIDDLE]
F.3D.4
F.3D.5 [HIGHEST]
F.3D.88 [DK]
F.3D.99 Refused

[Prompt with rating scale as needed]

F.3E**(D.3E)** The accuracy of the information you received

F.3E.1 [LOWEST]
F.3E.2
F.3E.3 [MIDDLE]
F.3E.4
F.3E.5 [HIGHEST]
F.3E.88 [DK]
F.3E.99 Refused

[Prompt with rating scale as needed]

F.3F**(D.3F)** The usefulness of the information in meeting your needs

F.3F.1 [LOWEST]
F.3F.2
F.3F.3 [MIDDLE]
F.3F.4
F.3F.5 [HIGHEST]
F.3F.88 [DK]
F.3F.99 Refused

F.4**(D.4)** Overall, how satisfied are you with any contacts that you have had with the Department of Education or its loan servicer regarding your Direct Loan repayment? Are you:

[Read list]

F.4.1 VERY SATISFIED
F.4.2 SOMEWHAT SATISFIED
F.4.3 SOMEWHAT DISSATISFIED
F.4.4 VERY DISSATISFIED
F.4.88 [DK]
F.4.99 REFUSED

SECTION G: CONTACTS/COMMUNICATIONS WITH THE DEPARTMENT OF EDUCATION REGARDING REPAYMENT (FFEL BORROWERS ONLY)

Note: **Programming logic allows for three different types on respondents to complete this section: 1) Respondents with a only a Direct Loan; 2) Respondents with both loan types who have not consolidated; 3) Respondents who have both loan types and consolidated after making payments on the unconsolidated loans.**

LABEL G.1 ____{IF BEFCONS=1 SKIP TO LABEL I.1}

{IF RESPONDENT HAS ONE LOAN AND = FDUSL OR FDSSL THEN SKIP TO LABEL H.1}

G.1**(E.1)** {IF CONS=0} The next few questions ask about specific contacts or communications that you have had with the Department of Education regarding repayment of your Federal Family Education Loan or FFEL.

Have you ever contacted the Department of Education regarding repayment of your FFEL loan?

{IF CONS=1} The next few questions ask about specific contacts or communications that you have had with the Department of Education regarding repayment of your Federal Family Education Loan or FFEL. When answering these questions please think about the FFEL loan you had prior to consolidating your loans.

Have you ever contacted the Department of Education regarding repayment of your FFEL loan?

G.1.1	YES		{FDOE=1}
G.1.2	NO	{SKIP TO LABEL H.1}	{FDOE=0}
G.1.88	[DK]	{SKIP TO LABEL H.1}	{FDOE=0}
G.1.99	REFUSED	{SKIP TO LABEL H.1}	{FDOE=0}

G.2**(E.2)** What was the reason or reasons you contacted the Department of Education regarding repaying your FFEL loan?

[F1 for help screen with loan status definitions]

HELPSCREEN {LOAN STATUS}

[Read list]

G.2.1Explanation of loan terms
G.2.2Change of address
G.2.3Loan deferment
G.2.4Loan forbearance
G.2.5Loan delinquency
G.2.6Loan default
G.2.77 Other [Please specify]
G.2.88 [DK]
G.2.99 Refused

G.3**(E.3)** On occasions when you have contacted the Department of Education or regarding your FFEL loan, how satisfied have you been?

Please rate each of the following statements that pertain to your satisfaction on a scale of one to five, with one being the lowest and five being the highest.

{Place each subset of question E.3 on a separate screen with the above E.3 text at the top of each screen}

[Prompt with rating scale as needed]

G.3A**(E.3A)** The helpfulness of customer service representatives

G.3A.1 [LOWEST]
G.3A.2
G.3A.3 [MIDDLE]
G.3A.4
G.3A.5 [HIGHEST]
G.3A.88 [DK]
G.3A.99 Refused

[Prompt with rating scale as needed]

G.3B**(E.3B)** The courtesy of customer service representatives

G.3B.1 [LOWEST]
G.3B.2
G.3B.3 [MIDDLE]
G.3B.4
G.3B.5 [HIGHEST]
G.3B.88 [DK]
G.3B.99 Refused

[Prompt with rating scale as needed]

G.3C(**E.3C**) The level of knowledge of customer service representatives

G.3C.1 [LOWEST]
G.3C.2
G.3C.3 [MIDDLE]
G.3C.4
G.3C.5 [HIGHEST]
G.3C.88 [DK]
G.3C.99 Refused

[Prompt with rating scale as needed]

G.3D(**E.3D**) The timeliness in processing or addressing your requests

G.3D.1 [LOWEST]
G.3D.2
G.3D.3 [MIDDLE]
G.3D.4
G.3D.5 [HIGHEST]
G.3D.88 [DK]
G.3D.99 Refused

[Prompt with rating scale as needed]

G.3E(**E.3E**) The accuracy of the information you received

G.3E.1 [LOWEST]
G.3E.2
G.3E.3 [MIDDLE]
G.3E.4
G.3E.5 [HIGHEST]
G.3E.88 [DK]
G.3E.99 Refused

[Prompt with rating scale as needed]

G.3F(**E.3F**) The usefulness of the information in meeting your needs

G.3F.1 [LOWEST]
G.3F.2
G.3F.3 [MIDDLE]
G.3F.4
G.3F.5 [HIGHEST]
G.3F.88 [DK]

G.3F.99 Refused

G.4**(E.4)** Overall, how satisfied are you with any contacts that you have had with the Department of Education regarding your FFEL loan repayment? Are you:

[Read list]

G.4.1VERY SATISFIED
G.4.2SOMEWHAT SATISFIED
G.4.3SOMEWHAT DISSATISFIED
G.4.4VERY DISSATISFIED
G.4.88 [DK]
G.4.99 REFUSED

SECTION H: CONTACTS/COMMUNICATIONS WITH THE OTHER SERVICE PROVIDERS REGARDING REPAYMENT (FFEL BORROWERS ONLY)

Note: **Programming logic allows for three different types on respondents to complete this section: 1) Respondents with a only a Direct Loan; 2) Respondents with both loan types who have not consolidated; 3) Respondents who have both loan types and consolidated after making payments on the unconsolidated loans.**

LABEL H.1 {IF RESPONDENT HAS ONE LOAN AND = FDUSL OR FDSSL THEN SKIP TO LABEL I.1}

H.1(**F.1**) {IF CONS=0} The next few questions ask about specific contacts or communications that you have had with your lender, your guaranty agency, or your servicer regarding repayment of your Federal Family Education Loan.

Have you ever contacted your lender, guaranty agency, or loan servicer regarding repayment of your Federal Family Education Loan?

{IF CONS=1} The next few questions ask about specific contacts or communications that you have had with your lender, your guaranty agency, or your servicer regarding repayment of your Federal Family Education Loan. When answering these questions please think about the FFEL loan you had prior to consolidating your loans.

Have you ever contacted your lender, guaranty agency, or loan servicer regarding repayment of your Federal Family Education Loan?

H.1.1	YES	{LENDER=1}
H.1.2	NO	{SKIP TO LABEL I.1} {LENDER=0}
H.1.88	[DK]	{SKIP TO LABEL I.1} {LENDER=0}
H.1.99	REFUSED	{SKIP TO LABEL I.1} {LENDER=0}

H.2(**F.2**) What was the reason or reasons you contacted your lender, guaranty agency, or loan servicer regarding repaying your FFEL loan?

[F1 for help screen with loan status definitions]

HELPSCREEN {LOAN STATUS}

[Read list]

H.2.1Explanation of loan terms
H.2.2Change of address
H.2.3Loan deferment
H.2.4Loan forbearance
H.2.5Loan delinquency
H.2.6Loan default
H.2.77 Other [Please specify]
H.2.88 [DK]
H.2.99 Refused

H.3**(F.3)** On occasions when you have contacted your lender, guaranty agency, or loan servicer regarding your FFEL loan, how satisfied have you been?

Please rate each of the following statements that pertain to your satisfaction on a scale of one to five, with one being the lowest and five being the highest.

{Include each subpart of H.3 on a separate interviewer screen with the above H.3 text at the top of each screen}

[Prompt with rating scale as needed]

H.3A**(F.3A)** The helpfulness of customer service representatives

H.3A.1 [LOWEST]
H.3A.2
H.3A.3 [MIDDLE]
H.3A.4
H.3A.5 [HIGHEST]
H.3A.88 [DK]
H.3A.99 Refused

[Prompt with rating scale as needed]

H.3B**(F.3B)** The courtesy of customer service representatives

H.3B.1 [LOWEST]
H.3B.2
H.3B.3 [MIDDLE]
H.3B.4
H.3B.5 [HIGHEST]
H.3B.88 [DK]
H.3B.99 Refused

[Prompt with rating scale as needed]

H.3C(**F.3C**) The level of knowledge of customer service representatives

H.3C.1 [LOWEST]
H.3C.2
H.3C.3 [MIDDLE]
H.3C.4
H.3C.5 [HIGHEST]
H.3C.88 [DK]
H.3C.99 Refused

[Prompt with rating scale as needed]

H.3D(**F.3D**) The timeliness in processing or addressing your requests

H.3D.1 [LOWEST]
H.3D.2
H.3D.3 [MIDDLE]
H.3D.4
H.3D.5 [HIGHEST]
H.3D.88 [DK]
H.3D.99 Refused

[Prompt with rating scale as needed]

H.3E(**F.3E**)The accuracy of the information you received

H.3E.1 [LOWEST]
H.3E.2
H.3E.3 [MIDDLE]
H.3E.4
H.3E.5 [HIGHEST]
H.3E.88 [DK]
H.3E.99 Refused

[Prompt with rating scale as needed]

H.3F(**F.3F**) The usefulness of the information in meeting your needs

H.3F.1 [LOWEST]
H.3F.2
H.3F.3 [MIDDLE]
H.3F.4
H.3F.5 [HIGHEST]
H.3F.88 [DK]
H.3F.99 Refused

H.4(**F.4**) Overall, how satisfied are you with any contacts that you have had with your lender, your guaranty agency, or your servicer regarding your FFEL loan repayment? Are you:

[Read list]

H.4.1VERY SATISFIED
H.4.2SOMEWHAT SATISFIED
H.4.3SOMEWHAT DISSATISFIED
H.4.4VERY DISSATISFIED
H.4.88 [DK]
H.4.99 REFUSED

SECTION I: CONTACTS/COMMUNICATIONS WITH THE DEPARTMENT OF EDUCATION AND OTHER SERVICE PROVIDERS REGARDING CONSOLIDATION BORROWERS WHO CONSOLIDATED INTO FFEL ONLY

Note: This section will only be asked of individuals who consolidated their loans into a FFEL loan (Q.3). We are no longer referring to the sample file here to determine whether a respondent consolidated their loans -- this is now determined in D.2.

LABEL I.1 {IF CONS NE 1 SKIP TO LABEL J.1}
{IF DIRECT=1 OR DIRECT=0 SKIP TO LABEL J.1}

I.1**(H.1)** You mentioned earlier that you consolidated your student loans into the FFEL Program.

Have you ever contacted the Department of Education regarding your Federal Family Education Loan, or FFEL, consolidation?

I.1.1	YES		{CONSOL=1}
I.1.2	NO	(SKIP TO I.3)	{CONSOL=0}
I.1.88	[DK]	(SKIP TO I.3)	{CONSOL=0}
I.1.99	REFUSED	(SKIP TO I.3)	{CONSOL=0}

I.2**(H.2)** Thinking strictly in terms of your loan consolidation experience, how would you rate your contact with the Department of Education? Please rate each of the following on a scale of one to five, with one being the lowest and five being the highest.

{Place I.2 subparts on separate screens with the above I.2 text at the top of each screen}

[Prompt with rating scale as needed]

I.2A**(H.2A)** The helpfulness of customer service representatives

I.2A.1	[LOWEST]
I.2A.2	
I.2A.3	[MIDDLE]
I.2A.4	
I.2A.5	[HIGHEST]
I.2A.88	[DK]
I.2A.99	Refused

[Prompt with rating scale as needed]

I.2B**(H.2B)** The courtesy of customer service representatives

I.2B.1 [LOWEST]
I.2B.2
I.2B.3 [MIDDLE]
I.2B.4
I.2B.5 [HIGHEST]
I.2B.88 [DK]
I.2B.99 Refused

[Prompt with rating scale as needed]

I.2C**(H.2C)** The level of knowledge of customer service representatives

I.2C.1 [LOWEST]
I.2C.2
I.2C.3 [MIDDLE]
I.2C.4
I.2C.5 [HIGHEST]
I.2C.88 [DK]
I.2C.99 Refused

[Prompt with rating scale as needed]

I.2D**(H.2D)** The timeliness in processing or addressing your requests

I.2D.1 [LOWEST]
I.2D.2
I.2D.3 [MIDDLE]
I.2D.4
I.2D.5 [HIGHEST]
I.2D.88 [DK]
I.2D.99 Refused

[Prompt with rating scale as needed]

I.2E**(H.2E)** The accuracy of the information you received

I.2E.1 [LOWEST]
I.2E.2
I.2E.3 [MIDDLE]
I.2E.4
I.2E.5 [HIGHEST]
I.2E.88 [DK]
I.2E.99 Refused

[Prompt with rating scale as needed]

I.2F(**H.2F**) The usefulness of the information in meeting your needs

I.2F.1	[LOWEST]	
I.2F.2		
I.2F.3	[MIDDLE]	
I.2F.4		
I.2F.5	[HIGHEST]	
I.2F.88	[DK]	
I.2F.99	Refused	

I.3(**H.3**) Did you have any contact with your lender, your guaranty agency, or your loan servicer regarding your FFEL consolidation?

I.3.1	YES	
I.3.2	NO	(SKIP TO I.5)
I.3.88	[DK]	(SKIP TO I.5)
I.3.99	REFUSED	(SKIP TO I.5)

I.4(**H.4**) Thinking strictly in terms of your loan consolidation experience, how would you rate your contact with your lender, guarantee agency, or loan servicer? Please rate each of the following on a scale of one to five, with one being the lowest and five being the highest.

{Place H.4 question subparts on separate interviewer screens with the above H.4 text at the top of each screen}

[Prompt with rating scale as needed]

I.4A (**H.4A**)The helpfulness of customer service representatives

I.4A.1	[LOWEST]
I.4A.2	
I.4A.3	[MIDDLE]
I.4A.4	
I.4A.5	[HIGHEST]
I.4A.88	[DK]
I.4A.99	Refused

[Prompt with rating scale as needed]

I.4B **(H.4B)**The courtesy of customer service representatives

I.4B.1 [LOWEST]
I.4B.2
I.4B.3 [MIDDLE]
I.4B.4
I.4B.5 [HIGHEST]
I.4B.88 [DK]
I.4B.99 Refused

[Prompt with rating scale as needed]

I.4C **(H.4C)** The level of knowledge of customer service representatives

I.4C.1 [LOWEST]
I.4C.2
I.4C.3 [MIDDLE]
I.4C.4
I.4C.5 [HIGHEST]
I.4C.88 [DK]
I.4C.99 Refused

[Prompt with rating scale as needed]

I.4D **(H.4D)** The timeliness in processing or addressing your requests

I.4D.1 [LOWEST]
I.4D.2
I.4D.3 [MIDDLE]
I.4D.4
I.4D.5 [HIGHEST]
I.4D.88 [DK]
I.4D.99 Refused

[Prompt with rating scale as needed]

I.4E **(H.4E)** The accuracy of the information you received

I.4E.1 [LOWEST]
I.4E.2
I.4E.3 [MIDDLE]
I.4E.4
I.4E.5 [HIGHEST]
I.4E.88 [DK]

I.4E.99 Refused

[Prompt with rating scale as needed]

I.4F **(H.4F)** The usefulness of the information in meeting your needs

I.4F.1 [LOWEST]
I.4F.2
I.4F.3 [MIDDLE]
I.4F.4
I.4F.5 [HIGHEST]
I.4F.88 [DK]
I.4F.99 Refused

I.5**(H.5)** Since you have consolidated your loans, are you more or less satisfied with your overall loan repayment experience?

I.5.1 MORE SATISFIED
I.5.2 LESS SATISFIED
I.5.3 NO DIFFERENCE
I.5.88 [DK]
I.5.99 REFUSED

I.6**(H.6)** What problems, if any, have you experienced with your loan consolidation?

[DO NOT READ LIST]

{MUL=7}

I.6.1 PROBLEMS WITH CUSTOMER SERVICE REPRESENTATIVES
I.6.2 PROBLEMS WITH TIMELINESS
I.6.3 CONFUSED ABOUT TERMS OF CONSOLIDATION
I.6.4 GOVERNMENT TEMPORARILY STOPPED THE CONSOLIDATION PROCESS
I.6.5 DELAYS IN PROCESSING OF APPLICATION
I.6.6 NO PROBLEMS WITH CONSOLIDATION
I.6.77 OTHER [Please specify]
I.6.88 [DK]
I.6.99 REFUSED

SECTION J: CONTACTS/COMMUNICATIONS WITH THE DEPARTMENT OF EDUCATION AND ITS LOAN SERVICER AND/OR LOAN ORIGINATION CENTER REGARDING CONSOLIDATION (BORROWERS WHO CONSOLIDATED INTO DIRECT LOAN ONLY

Note: **This section will only be asked of individuals who consolidated their loans into a Direct loan (Q.3). We are no longer referring to the sample file here to determine whether a respondent consolidated their loans -- this is now determined in D.2.**

LABEL J.1 {IF CONS NE 1 SKIP TO K.1}
{IF DIRECT=1 OR DIRECT=0 SKIP TO K.1}

J.1**(G.1)** You mentioned earlier that you consolidated, or attempted to consolidate your student loans into the Direct Loan Program.

Have you ever contacted the Department of Education, its loan servicer, or its loan origination center regarding your Direct Loan consolidation?

J.1.1	YES		{CONSOL=1}
J.1.2	NO	{SKIP TO K.1}	{CONSOL=0}
J.1.88	[DK]	{SKIP TO K.1}	{CONSOL=0}
J.1.99	REFUSED	{SKIP TO K.1}	{CONSOL=0}

J.2**(G.2)** Thinking strictly in terms of your loan consolidation experience, how would you rate your contact with the Department of Education, its loan servicer, or its loan origination center? Please rate each of the following on a scale of one to five, with one being the lowest and five being the highest.

{Place J.2 question subparts on separate interviewer screens with above J.2 text at the top of each screen}

[Prompt with rating scale as needed

J.2A **(G.2A)**The helpfulness of customer service representatives

J.2A.1	[LOWEST]
J.2A.2	
J.2A.3	[MIDDLE]
J.2A.4	
J.2A.5	[HIGHEST]
J.2A.88	[DK]

J.2A.99 Refused

[Prompt with rating scale as needed]

J.2B **(G.2B)** The courtesy of customer service representatives

J.2B.1 [LOWEST]
J.2B.2
J.2B.3 [MIDDLE]
J.2B.4
J.2B.5 [HIGHEST]
J.2B.88 [DK]
J.2B.99 Refused

[Prompt with rating scale as needed]

J.2C **(G.2C)** The level of knowledge of customer service representatives

J.2C.1 [LOWEST]
J.2C.2
J.2C.3 [MIDDLE]
J.2C.4
J.2C.5 [HIGHEST]
J.2C.88 [DK]
J.2C.99 Refused

[Prompt with rating scale as needed]

J.2D **(G.2D)** The timeliness in processing or addressing your requests

J.2D.1 [LOWEST]
J.2D.2
J.2D.3 [MIDDLE]
J.2D.4
J.2D.5 [HIGHEST]
J.2D.88 [DK]
J.2D.99 Refused

[Prompt with rating scale as needed]

J.2E **(G.2E)** The accuracy of the information you received

J.2E.1 [LOWEST]
J.2E.2

J.2E.3 [MIDDLE]
J.2E.4
J.2E.5 [HIGHEST]
J.2E.88 [DK]
J.2E.99 Refused

[Prompt with rating scale as needed]

J.2F **(G.2F)** The usefulness of the information in meeting your needs

J.2F.1 [LOWEST]
J.2F.2
J.2F.3 [MIDDLE]
J.2F.4
J.2F.5 [HIGHEST]
J.2F.88 [DK]
J.2F.99 Refused

J.3. **(G.3)** Since you have consolidated your loans, are you more or less satisfied with your overall loan repayment experience?

J.3.1 MORE SATISFIED
J.3.2 LESS SATISFIED
J.3.3 NO DIFFERENCE
J.3.88 [DK]
J.3.99 REFUSED

J.4 **(G.4)** What problems, if any, have you experienced with your loan consolidation?

{MUL=7}

[DO NOT READ RESPONSE LIST]

J.4.1 PROBLEMS WITH CUSTOMER SERVICE REPRESENTATIVES
J.4.2 PROBLEMS WITH TIMELINESS
J.4.3 CONFUSED ABOUT TERMS OF CONSOLIDATION
J.4.4 GOVERNMENT TEMPORARILY STOPPED THE CONSOLIDATION PROCESS
J.4.5 DELAYS IN PROCESSING OF APPLICATION
J.4.6 NO PROBLEMS WITH CONSOLIDATION
J.4.77 OTHER [Please specify]
J.4.88 [DK]
J.4.99 REFUSED

SECTION K: SATISFACTION WITH OVERALL LOAN REPAYMENT EXPERIENCE

K.1 **(I.1)**How satisfied are you with your **overall** loan repayment experience, including any consolidation experience you may have had? Would you say that you are:

[Read list]

K.1.1 VERY SATISFIED
K.1.2 SOMEWHAT SATISFIED
K.1.3 SOMEWHAT DISSATISFIED
K.1.4 VERY DISSATISFIED
K.1.88 [DK]
K.1.99 REFUSED

K.2**(I.2)** How important were each of the following aspects in determining your **overall** satisfaction with your loan repayment experience—very important, somewhat important, somewhat unimportant, or not at all important?

{Place each K.2 subpart on separate screen with above K.2 text at top of each screen}

{IF DOE=0 THEN SKIP TO LABEL K.1}

[Prompt with question responses as needed]

K.2A**(I.2A)** Contacts with the Department of Education, its loan servicer, or its loan origination center

K.2A.1 Very important
K.2A.2 Somewhat important
K.2A.3 Somewhat unimportant
K.2A.4 Not at all important
K.2A.88 [DK]
K.2A.99 Refused

LABEL K.1 {IF FDOE=0 THEN SKIP TO LABEL K.2}

[Prompt with question responses as needed]

K.2B**(I.2B)** Contacts with the Department of Education

K.2B.1 Very important
K.2B.2 Somewhat important
K.2B.3 Somewhat unimportant
K.2B.4 Not at all important
K.2B.88 [DK]
K.2B.99 Refused

LABEL K.2 {IF LENDER=0 SKIP TO LABEL K.3}

[Prompt with question responses as needed]

K.2C**(1.2C)** Contacts with lenders, guaranty agencies, or loan servicers

K.2C.1 Very important
K.2C.2 Somewhat important
K.2C.3 Somewhat unimportant
K.2C.4 Not at all important
K.2C.88 [DK]
K.2C.99 Refused

LABEL K.3 {IF FEXIT=0 SKIP TO LABEL K.3.1}

[Prompt with question responses as needed]

K.2D.1**(1.2D)** The effectiveness of exit counseling for your FFEL loan

K.2D.1.1 Very important
K.2D.1.2 Somewhat important
K.2D.1.3 Somewhat unimportant
K.2D.1.4 Not at all important
K.2D.1.88 [DK]
K.2D.1.99 Refused

LABEL K.3.1 {IF DEXIT=0 SKIP TO LABEL K.4}

K.2D.2**(1.2D)** The effectiveness of exit counseling for your Direct loan

K.2D.2.1 Very important
K.2D.2.2 Somewhat important
K.2D.2.3 Somewhat unimportant
K.2D.2.4 Not at all important
K.2D.2.88 [DK]
K.2D.2.99 Refused

LABEL K.4 {IF REPAY=NONE SKIP TO LABEL K.5}

[Prompt with question responses as needed]

K.2E(**I.2E**) Your {REPAY}

[Prompt, if necessary: by repayment plan, I mean the repayment option you have selected}

K.2E.1 Very important
K.2E.2 Somewhat important
K.2E.3 Somewhat unimportant
K.2E.4 Not at all important
K.2E.88 [DK]
K.2E.99 Refused

LABEL K.5 {IF CONSOL=0 SKIP TO K.3}

[Prompt with question responses as needed]

K.2F(**I.2F**) Your experiences with loan consolidation

K.2F.1 Very important
K.2F.2 Somewhat important
K.2F.3 Somewhat unimportant
K.2F.4 Not at all important
K.2F.88 [DK]
K.2F.99 Refused

K.3(**I.3**) In your opinion, what could be done to help student borrowers better understand the loan repayment process?

K.3.1 [Specify]
K.3.88 [DK]
K.3.99 Refused

SECTION L: DEMOGRAPHIC CHARACTERISTICS

L.1 **(J.1)** The last few questions are for research purposes only and will only be used to group answers into specific categories.

First, so that we may determine if the amount of a person's student loan impacts customer satisfaction, we need to ask, what is the **total dollar** amount of your Federal student loans?

Please only include your Federal Direct Loans and Federal Family Education loans. Do not include any prior Perkins or HEAL, or Health Education Assistance Loans.

[If respondent cannot provide exact amount, probe for approximate amount]

L.1.1 AMOUNT [Enter amount] {NUM=6}
L.1.2 APPROXIMATE AMOUNT [Enter amount] {NUM=6}
L.1.88 [DK]
L.1.99 REFUSED

L.2**(J.2)** Which of the following best describes the highest level of education that you have completed?

[Read list]

L.2.1 High school graduate or equivalent
L.2.2 Certificate or Diploma
L.2.3 Associate's degree
L.2.4 Bachelor's degree
L.2.5 Master's degree
L.2.6 Doctoral degree
L.2.7 Professional degree [Prompt, if necessary: such as a law, medical or dental degree]
L.2.77 [Specify]
L.2.88 [DK]
L.2.99 REFUSED

L.3**(J.3)** What is your age?

L.3.1 [Age Given] {NUM=2} {Include out of range restrictions -- shouldn't be less than 15 or greater than 80} {SKIP TO L.5}
L.3.99 Refused

L.4(**J.4**) Which of the following groups best describes your age?

[Read list]

L.4.1 17-20
L.4.2 21-24
L.4.3 25-34
L.4.4 35-44
L.4.5 45-54
L.4.6 55-64
L.4.7 65+
L.4.88 [DK]
L.4.99 REFUSED

L.5(**J.5**) Would you classify yourself as:

[Read list exactly as written]

L.5.1 Hispanic or Latino
L.5.2 Not Hispanic or Latino
L.5.88 [DK]
L.5.99 [REFUSED]

L.5A How would you describe your race?

L.5A.1 American Indian or Alaskan Native
L.5A.2 Asian
L.5A.3 Black or African American
L.5A.4 Native Hawaiian or Other Pacific Islander
L.5A.5 White
L.5A.88 [DK]
L.5A.99 Refused

L.6(**J.6**) Which of the following best describes your current employment status?

Note: I changed the scaling here so that the units do not overlap.

[Read list]

L.6.1 Employed 35 hours per week or more
L.6.2 Employed less than 35 hours per week
L.6.3 Not employed {SKIP TO L.8}
L.6.88 [DK] {SKIP TO L.8}

L.6.99 REFUSED {SKIP TO L.8}

L.7(**J.7**) Are you currently employed in a field that is related to your degree or major course of study while in school?

L.7.1 YES
L.7.2 NO
L.7.88 [DK]
L.7.99 REFUSED

L.8(**J.8**) Which of the following categories best describes your current annual income?

[Read list exactly as written]

L.8.1 Less than $20,000
L.8.2 $20,000 - $39,999
L.8.3 $40,000 - $49,999
L.8.4 $50,000 - $74,999
L.8.5 $75,000 or more
L.8.88 [DK]
L.8.99 REFUSED

L.9(**J.9**) GENDER OF RESPONDENT

[VOICE RECOGNITION ONLY]

L.9.1 MALE
L.9.2 FEMALE
L.9.3 UNKNOWN

SECTION M: GENERAL OBSERVATIONS

M.1**(K.1)** That completes all the questions that I have to ask you. Are there any additional comments that you would like to make regarding your loan or the Federal student loan programs?

M.1.1 [Specify]
M.1.2 None

{TERMINATION SCREEN}

That is all the questions I have for you. Thank you very much for your time and help.

APPENDIX A: INTERVIEWER HELP SCREENS

HELP 1: {LOAN DEFINITIONS} {SHOULD BE ACCESSIBLE TO INTERVIEWER AT ALL TIMES DURING THE INTERVIEW}

Direct Loan: Under the Direct Loan program the school becomes the lending agency and manages the funds directly, with the federal government providing the loan funds.

Federal Family Education Loan (FFEL): Under the Federal Family Education Loan Program loans are provided by private lenders, such as banks, credit unions, and savings and loan associations. These loans are guaranteed against default by the federal government.

HELP 2: {FFEL LOAN AGENCIES} {SHOULD BE ACCESSIBLE TO INTERVIEWER AT ALL TIMES DURING THE INTERVIEW}

Lender: A lender is a bank, credit union, savings and loan association, or other financial institution that provides funds to a student or parent for an educational loan. Some schools now participate in the Federal Direct Loan program and no longer use a private lender, since loan funds are provided by the US Government.

Guaranty Agency: Guaranty agencies are responsible for approving student loans and insuring them against default. Guaranty agencies also oversee the student loan process and enforce federal and state rules regarding student loans.

Loan Servicer: The organization responsible for the management of the student loans awarded by an institution. For Direct Loans, the servicer is the Department of Education. For FFEL loans, the loan is managed and collected by the lender, or by an agency contracted by the lender that holds the loan.

HELP 3: {REPAYMENT PLANS} {SHOULD BE ACCESSIBLE TO THE INTERVIEWER FOR QUESTIONS B.9 (A & B) AND C.2 (A & B)}

Standard repayment plan: A borrower makes fixed monthly payments of at least $50 for up to 10 years.

Income contingent payment plan under Direct Loan Program: The amount of a borrower's payment varies in relation to the borrower's Adjusted Gross Income (AGI).

Extended repayment plan: A borrower makes a fixed monthly payment of at least $50 for a period of time that varies depending on the amount of the loan. This plan works with the student to allow the lowest monthly payments.

Graduated repayment plan: The amount of a borrower's monthly payments increases over the life of the loan. This plan allows borrowers who anticipate that their income will increase over time to make small payments at the beginning of their repayment period and to make larger payments later in their repayment period. A borrower is required to repay his or her loans within the period of time required in the extended repayment plan

Income sensitive repayment plan under FFEL: This plan allows the amount of a borrower's payment to vary in relation to the borrower's income. The plan operates under the lender's discretion.

HELP 4: {LOAN STATUS} {SHOULD BE ACCESSIBLE TO THE INTERVIEWER FOR QUESTIONS D.2, E.2, AND F.2}

Loan deferment: Deferments are available to both Direct and FFEL loan program borrowers who meet the following criteria:

1. Are in school on at least a half-time basis;
2. Are pursuing graduate fellowship program or a rehabilitation training program for persons with disabilities;
3. Are seeking and unable to find full-time employment, for a period of up to 3 years; or,
4. Have or will experience a period of economic hardship, for up to 3 years.

Loan forbearance: A forbearance option is available to a borrower who:

1. Is willing to repay the loan but, due to poor health or other acceptable reasons defined by the Department of Education or lender, is unable to make scheduled repayments; or
2. Has payment of principal deferred, and the interest benefits on behalf of the borrower are unsubsidized.

Loan delinquency: Once a borrower fails to make one payment on time, he or she is considered to be delinquent in repaying the loan.

Loan default: If a borrower fails to make payments on a loan for 6 months, a loan will be considered in default.

Grace period: A grace period is the period of time before the borrower must begin or resume repaying a loan. An initial grace period is one that immediately follows a period of enrollment, and immediately precedes the date that the payment is required to begin for the first time.